THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D° 1728 *by* Benj. Franklin

JULY 30, 1904 FIVE CENTS THE COPY

Merchant Princes of Old New York

BY ARTHUR E. McFARLANE

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

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NEW YORK BOSTON CHICAGO

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Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Volume 177 — PHILADELPHIA, JULY 30, 1904 — Number 5

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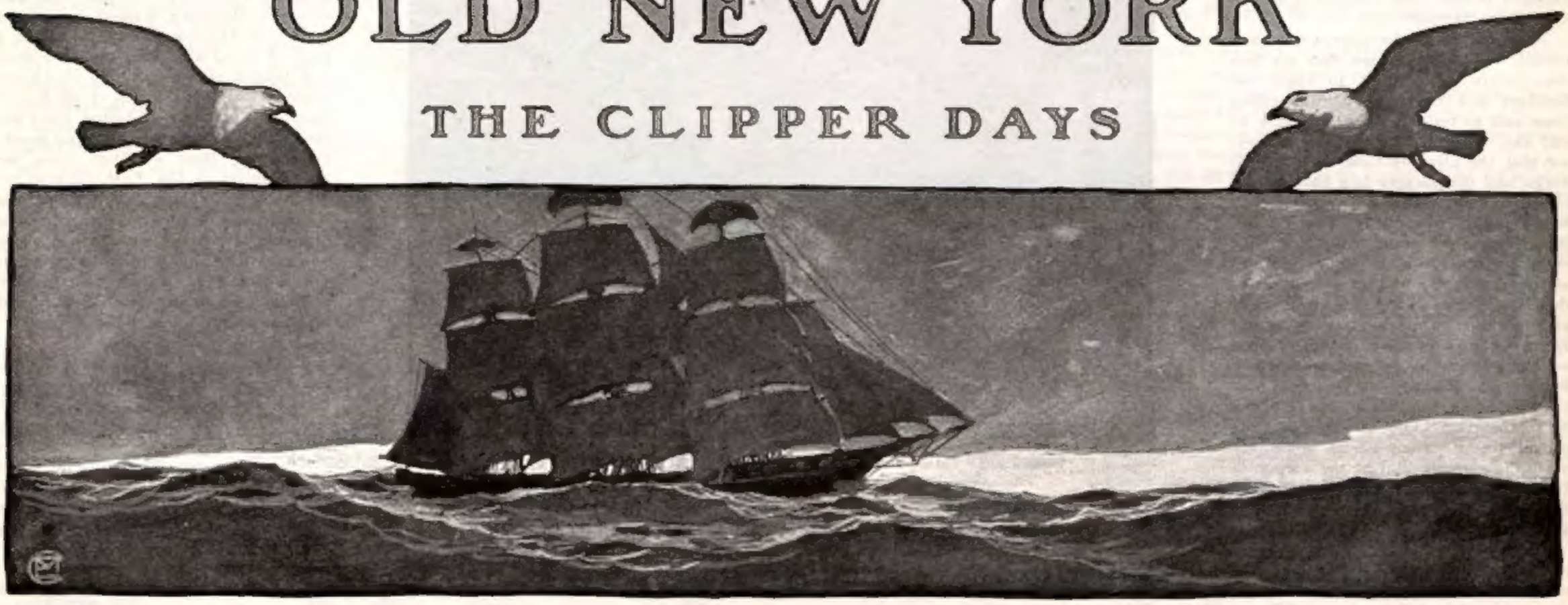
Entered at the Philadelphia Post-Office as Second-Class Matter.

MERCHANT PRINCES OF OLD NEW YORK

THE CLIPPER DAYS



By Arthur E. McFarlane

ONE blustering midwinter night of 1823 there were gathered together off Lower Broadway, in a very small clubroom with a very large fireplace, a company who, in their own vernacular, were busily engaged in "passing the rosy." It was the "Fire Club," and its members were typical. There was "Tom" Smith, who was at that time attempting to rival old John Jacob Astor in the China seas; there was Joseph Foulke, of the Curaçao trade; "Matt" Bruner, an East India man; big "Jack" Thompson, head of a Java house; the Stagg Brothers, bankers, who handled the paper of most of those who traded East; and a dozen others whom I shall not mention lest I should rasp the feelings of possible grandchildren. For those Fire Club men were wild and roistering dogs. If they were then "passing the rosy" they had much oftener passed the cannikin of brown navy rum; they had most of them had their beginnings as "ship's cousins," and they had given much less heed to Bowditch's Navigator than to the fine bloody stories which hairy-eared old bo'sun and sailmakers had to tell of Blackbeard and Captain Kidd; nor did they listen without secret envying. And if they were now owners of ships, it might be truly said that some of them had acquired their craft rather less by purchase than by battle.

However, they "passed the rosy" now. But therewith they made it their practice to set each other such feats, "catches," ordeals and "stints"—or more modernly "stunts"—as might well have sent all the "reputable" houses of the trade into vicarious sackcloth and ashes forever. And they set each other these "stints" with all due form and regularity. For every evening they chose them a captain. It was his business to originate the "stint," and when he raised the cry of "follow your leader" any man who did not follow was disgraced as being simply no man at all.

On this particular night they had with them a quiet, pale little Southerner, a cotton man from New Orleans. Smith was leader, and having that afternoon made an exceedingly profitable wharf-end auction of his last cargo of tea, he was in the humor to set his fellows a most memorable "stint" indeed. And such he set them! Suddenly raising the cry of challenge, he flung down his glass, dove round the table, out of the door, and down the stairs into the snowy night. Thence he sped the quarter-mile over to South Street, and so straight out on the dock to his China ship. Without stopping even for a breather, he plunged into the East River, all one gray mosaic of broken ice, caught the gunwale of the lighter, pulled himself up, and so to his ship. Then he made the circuit of her deck, followed by the others all yelling like Bedlam; and so, again, in the reverse order, by lighter, plunge bath, dock steps and South Street back to the club.

At the wharf side the little Southerner had hesitated for a nerving second, and at the dive on the backward route he had had to grip himself together again. He made both leaps, however, though the last left him several moments behind the others. And since they did not stop to wait for him on the homeward rush to the clubroom fire, he stopped himself at a South Street shop where ship's stores were sold. There he bought himself a drink of brandy. He also made some other purchases. . . . When in his turn he climbed those Fire Club stairs he was carrying something on his shoulder. It was wrapped in a tarpaulin, and he set it carefully but heavily down in a corner.

By one of the by-laws, having as guest of the evening acquitted himself in all things honorably—though his hosts could not forbear some facetious allusions to his pause at the wharf side—he was now the leader himself; and if he so chose it was now his privilege to set a second "stint." And this he announced was his intention. Going to the head of the table, he drew a bunch of tow from his pocket and began quietly to spin it out into a string between his palms. The others watched him in mystified silence.

Having made the string long enough, he uncovered his larger purchase. It proved to be a keg of an all too familiar form. He kicked off the upper hoops, unstaved the head, and tossed a small handful of the contents into the fire. The explosion which followed half-emptied the grate. It was a keg of gunpowder. The little Southerner lifted it to the table. "I come from a hot climate," he said, "and I confess to disliking cold ordeals. I trust that you, too, will find a warmer one more enjoyable." He thrust one end of his tow twist into the coals and the other into the keg. "Now, gentlemen, all you need do to follow your leader is to sit still."

There was a series of gasping but admiring oaths, an old Guinea Coast man burst into a laugh, and for the time all eighteen members of the Fire Club forgot that they were wet. Their guest from New Orleans leaned back in his chair and thoughtfully studied their faces. They were rugged, solid-jawed, full-blooded countenances, but the grins that had stiffened on them had already begun to go a bronzy green. The fire was already well out on the open floor and advancing rapidly. "Gad," cried one of the Staggs, gnawing at his knuckle, "we can't let him blow the place to pieces!" No one else said anything. The fire had gone another foot. Suddenly it made a spurting run. On the same impulse four of the Fire Club men—inlanders, it is said—rushed for the stairs together. The fuse burned more slowly again, but had started upward for the table. "Oh, I say, now," cried Foulke, beginning to go panicky, "we've got our limit, you know!" The Southerner drew out a wallet of long Havanas, and, without speaking, offered them about the circle. They were taken but none was lit. The varnish of the table edge was sputtering beneath the fire. The New Orleans man picked up the fuse and used it to light his own cigar; and he leaned over the keg to do it. Before he had straightened up again the stairway was choked with the remaining club men, all save Smith. He sat for two seconds longer. Then —"Stop it, will you!" he shouted, and made a jump for the keg. His guest sprang in front of it. "Follow your leader," he said. Smith went through the window, and most of the sash went with him. The Southerner pinched out the fuse on the edge of the keg and took a long puff at his cigar. He had half finished it before the first head showed at the door again.

It was certainly a "stint" to be remembered, but the real wonder is that some at least of those Fire Club men did not stay and sit that ordeal out. Probably had there been only half a keg of powder they would have risked it, for verily they were of the breed of "rough-comers"! If at that time in Boston, and New York, and Philadelphia, and Baltimore there was one class of business man which was sober and respectable beyond all cavilling, and took its pattern from the London "City merchant" himself, there was also a class which might well have taken its traditions straight from the shouting days of Queen Elizabeth. And what "rough-coming" took place about home wharves and on home waters

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Editor's Note—This is the first of two papers by Mr. McFarlane on Merchant Princes of Old New York. The second will appear in an early number.

was only a Sunday-school sample of it. Those were the days when no privateering commission ever went a-begging. It was a time when the white man, in his private capacity in the unpublic, black and yellow portions of the equatorial globe, did not yet know that he had a burden; nor *was* his business a burden as long as he had ships which could outsail those of the Government; and when two of these private craft came into collision the masters of them did not wait for satisfaction until a process in the admiralty courts had dragged its slow length along. For the present, however, it is enough to say that it was largely just these men, whatever their manners and morals, who gave the American Atlantic a merchant glory which lasted for almost half a century, and which culminated in that most meteoric of sailing epochs, the "clipper days."

The evolution of the clipper has been traced, and one may see that not less than thirty years went to teach her builders how to shape her swordfish lines and to train her captains how to sail her. It was from the packet service that the clippers took their beginnings, and the packets date back to the century's teens. It was that primitively happy period when Billy Post's paint shop, from which many of the New York craft got their bright pea greens and vivid vermilions, was an emporium so thatched with moss that Billy could defy all firebrands to get a start on it, and spend never a copper for insurance. And no doubt it was his famous colors which had gone to illumine the immortal yellow front and green balconies of Goodhue & Co., the great "king-pin" house of the packet trade. Their offices stood beneath the gigantic elm at the corner of Whitehall and Pearl Street. They owned and sailed the Blackball freight and passenger line, and they were a mighty house, perdy!

If you have not heard of the Blackball line you know but little of your country's greatness. At its very inauguration it counted ships which ran to 450 and 500 tons, and not one of them but had its cabin upholstered in crimson plush! They soon had their rivals, however. In 1821 Byrnes, Grimble & Co. started the Red Star boats, and almost immediately Fish, Grinnel & Co. got into the game with the Swallowtail line; and that made four sailings a month for Liverpool. Nay, this last house went further, too, and organized a separate service for London. And that, in its turn, only stirred another house to a most staggering emulation. John Griswold & Co. launched the Philadelphia, a leviathan of 750 tons! And, furthermore, "she was sumptuously fitted up with a piano!" . . . You will take it for granted that this daunted all opposition to a palsy. Far from that, there were men in Boston, New York and Philadelphia who said that 800 tonners could be built, and that not only pianos but milch cows could be carried safely across the mighty deep; and they made good their vaunt into the bargain. New firms started: the Kermits with their "Saint Ships"—the St. Andrew, St. George and their fellows; E. K. Collins with his Dramatic line—the Roscius, Shakespeare, Sarah Siddons and David Garrick; Depau with his service to Havre, and a dozen minor lines to the Mediterranean and to Central and South America.

Before the end of the thirties, too, there had been established a system of joint ownership which could not but make most powerfully for splendid shipbuilding, brilliant sailing, and the best of bargains at both ends of the voyage. Of one of those 750-ton packets, worth, say $60,000, the owners barely possessed more than a half interest. The builder kept his eighth, the captain had another eighth, the agent the same interest; even the block and sail makers had their shares. The captain, too, being the real power and authority, commonly had additional dividends over all—five per cent. of all freight money, five per cent. of steerage passage money and twenty-five per cent. of cabin passage. In the matter of carrying the mails, a task reckoned as an unmitigable nuisance by the firm upon whose ships it was inflicted, the entire receipts went to the captain as an honorarium. He received two cents a letter from the American Government and twice as much from his Britannic Majesty. This brought up a captain's income to $5000 and $6000 at the least; and it was an income only too frequently added to in other ways. One distinguished Blackball master had always been notably careful of the welfare of his ship's cow. In England he had invariably taken aboard many more bales of hay than the animal had ever succeeded in consuming; and upon arrival in America he had always sent the extra bales ashore and replaced them with fresh ones. One morning, however, when he was bringing his ship up New York Bay, a cabin boy, learning from the generosity of his master, made shift to give that cow one fine last feed. But he cut open the wrong bale, and, greatly to the astonishment of the customs-house officers, who had just come aboard, he was observed to be feeding her broadcloth!

PICKED UP THE FUSE AND USED IT TO LIGHT HIS CIGAR . . . AND LEANED OVER THE KEG TO DO IT

The Palmy Days of the Filibuster

OTHER captains made all haste to purchase their own ships, and when they did, many of them headed straight for the shining waters of the Spanish Main. What they did there is none of our business, but we have hinted at it before, and no doubt others will hint at it again. It was the age of the filibuster, and the whole story of the rise and fall of several score semi-annual South American Republics could be told only with great offense to many distinguished commercial houses still in being. It is said that one firm with a well-known captain piloting its ventures accepted orders for the entire equipment of revolutions; and it has also come down to us that it was woe to the leaders of any revolution who did not pay their bills, for with no less promptitude and thoroughness the firm would let loose upon them an even more powerfully equipped counter-revolution!

You can do filibustering much more safely from a lookout in a crow's-nest than from the top of a palm tree. Sometimes, however, one of those doughty mariners lost his craft; in which case the bills he made out against the offending government—and which he attempted to move Uncle Sam to collect for him—were even more terrific than the political cataclysms which he had previously given rise to. Here is the account drawn up against the Mexicans by virtuous Captain John Jackson, for the seizure of *his* beloved craft:

Value of ship	$50,000
What she would have made in a year had not the Mexicans seized her . . .	500,000
Interest for three years at 33⅓ per cent. .	550,000
Total	$1,100,000

And we must all hope that so just and moderate an account did not long have to await collection. Yet it must be confessed that the United States Government was too often very derelict in assisting its citizens to recover such rightful dues.

It was probably in the bitter knowledge of this that Captain Philo Sheldon went to work to collect from Venezuela for himself. And the tradition has it that he did collect, directly and indirectly, some $300,000; yet once more we refuse to express any opinion as to how he did it. Then there was that ardent young navigator, Aaron Leggett, who early made up his indomitable mind that Captain Kidd had been only a Junior-League amateur. . . . But enough and too much of these back-door gossipings. Besides, we must remember that Leggett was a son of that peaceable-minded but large-bodied old Quaker who, when there came upon him one night through the unbolted door of his New York house three most fearsome-visaged burglars, did with swiftness swing one of them behind him and back him flat against the wall, upset the second by catching him about the knees, and ended by using him as a club to lay low the third. When you come from parents like that, and have been let loose upon the degenerate, undersized and sallow-colored peoples of the Caribbean, what are you going to do about it?

In all soberness, too, it must be repeated that from these most dubious originators came the "clippers." The first models of the craft were not large and imposing; they had the lines of a pleasure yacht. A "clipper" was one which, in the slang of those days, could "cut hair" from any vessel venturing a trial of speed with her; and they were not freight carriers in any legitimate sense of the word. Some of the first of them, it is greatly to be feared, knew the meaning of "black ivory"; and many, transferring their activities from the West Indies to the East, became redoubtable smugglers of opium between Calcutta and Southern China. In such branches of commerce there was every necessity for a ship to be able to manœuvre with ease and rapidity, to be able to dodge up and down creeks, in and out of archipelagoes, and elude all capture upon a straightaway course.

By 1840, however, they were finding more reputable employment in the Canton tea trade. Yet even then, so strong was the conviction that every additional day on the water caused a corresponding deterioration in the value of tea, it might be said that the vessels importing it could be built for time irrespective of any cargo-carrying capacity. Yet, on the other hand, ships which on every voyage had to withstand the tempests either of the Horn or of Good Hope could no longer be of the size of pleasure craft. When William H. Webb, of New York, built the Helena for Griswold & Co., he did exactly what Henry Harlan, with his first Oceanic, did a generation later at Belfast in steamship construction. He launched a model so long and so narrow of beam that every one made prophecy that she would never stand up in the water. It was claimed, too, that the Helena was only a sporting yacht made larger, which so, in truth, she was. And the America was, later, to be her little sister.

Yet she stood up in the water—other shipbuilders did not have to wait many months to be convinced of that; she carried her tremendous mastage as lightly as her pennon. Within a year others of that model were hurrying down the ways, and none of them ever had to ask for employment. In 1849, in California, and two years later in Australia, occurred the great gold discoveries; and more than ever the craft built for speed irrespective of cargo profited exceedingly. There were thousands clamoring for passage upon whatever ships would take them to El Dorado most flyingly; and to get there they were willing to travel without even a pilgrim's scrip and staff, if necessary. In 1852, of the 157 vessels that entered the Golden Gate, seventy were already clippers. As for their Canton trade, in 1853 they brought $8,000,000 worth of tea to New York alone. As fast as their great constructors, Webb, Donald McKay of Boston, Smith & Dimon, Brown & Bell and their fellows—and there were yards in every port of note on the Atlantic—could put them in the water they picked up their burdens and spread their sweeping wings for havens ten and twelve and sixteen thousand miles away. Their builders made reputations that were international. Their owners added to their fortunes by the hundred thousand. At no time had the American seaboard seen any such increase of wealth before. Single ships were intrusted with cargoes worth a million and a half; and when they sought insurance they had already so well proven their security that they obtained it at rates forty per cent. lower than those paid by the modern ocean liner. The word "clipper" has come down to us as a synonym for superiority in a sporting sense; in the forties and fifties it was a synonym for the safest and most lucrative kind of investment. In 1846 it seemed a fair enough return on one's money to get five shillings a barrel for carrying flour to Liverpool—four times the present rate, indeed; but with the "gold years" forty dollars a barrel became the rate from New York to Liverpool. Even more profitable possibly were general cargoes, and clippers were started out with manifests twenty and thirty feet in length.

At Canton the new ships were now filling their holds with tea at six guineas a ton when the old-model craft could get

only three and four. Indeed, the latter often enough lay sullenly chafing at the Chinese wharves week after week while the heartless exporters waited for their rivals. The English shipbuilders were thrown into a panic compared with which the "ship-trust" scare was a mere momentary palpitation. The London merchants were paying these foreign bottoms figures a third higher than they were paying their own. The Times, between jeremiads at such treachery, really advised them to go further and purchase their ships from the Yankee yards as the only way of ultimately preserving their trade. The same view of the situation was taken in France. Donald McKay even built boats for the French navy under Napoleon III.

Their Heritage the Sea

IT IS with a kind of reflected hero-worship that one goes over the list of the owners of those magnificent craft. There were the Griswolds, whose initials—"N. L. & G. G."—stamped on barrel or bale were said by old salts who knew to be no initials at all but a secret kind of fetish which meant "No Loss & Great Gain!" There were the famous Howlands who built the frigates for the Greek Government, and who sent cargoes to Valparaiso, Maxatlan and Lima which were as wonderfully comprehensive as that which provided for all the earthly needs of the Swiss Family Robinson—steel and ironware, provisions, salt, brandy, gunpowder, muskets and lead, crockery, shawls, fabrics and fireworks, all would be sent together "on speculation"; and most lucrative speculations they commonly proved to be. There was their sometime partner William A. Aspinwall, who was later to found the city which bears his name on the Isthmus of Panama. There were the Grinnels, of whom it was said that "all was fish that got in their nets." There was Sam Ward, who "stood six feet six and large in proportion," and who was "a wonderful shrewd calculator." The Minturns were more "six foot men, with rosy cheeks and curly black hair." The Shaws "came of New London whaling stock"; and many more of them came from a similar stock indeed.

Then, too, there were those captains who year by year were buying their ships and becoming owners in their turn. And though they doffed their famous straw-colored suits of raw China silk for the garb of the city merchant, their very presence in an office seemed to bring back romance into buying and selling. They were not romantic in the sentimental sense of the word, however. It is true that Captain E. E. Morgan, who finally acquired the Griswold line, had a disposition of such old-ladylike gentleness that his most crushing reprimand was a "Never mind then. I'll attend to it myself this voyage!"—a reprimand, however, which we are told was always much more effective than any outburst of profanity or furious pistol-waving could have been.

But the great majority of Captain Marshall's fellows came of another school. The present writer was once fortunate enough to meet an ancient dame who, as a little girl, had come over in a clipper commanded by the immortal Captain Samuel Samuels. *En route* a mutiny sprang up. But the little girl did not know it was a mutiny. She thought it was a kind of game of tag which the men were playing with the captain—only she couldn't see why they wanted to finish it up so quick. There were more than a dozen sailors altogether. They had sticks in their hands, and one after another they made a rush and tried to touch the captain, but he always caught them first and put them down a hole. . . . In other words, the ancient mariner had, in about as many seconds as there were mutineers, filled up a hatchway with them. It was "tag" all right, with no question at all who was "it"! And the mutineers were put into irons at once to make it easier to set their collar-bones.

Captain Hall was another of the same sort; and though possibly inferior in physical capacity, he was endowed with greater native originality of mind. Having had a slight difference with his mate—an individual whom he could never stand for, anyway—he had him thrown into the hen coop. There, at intervals, he fed him broken corn, clucking him facetious invitations to the feast the while. The incident is proof enough that Hall lacked nothing of a sense of humor. It is said of him, however, that "he was nasty in his disposition." Of a similarly nasty disposition was Captain "Bob" Waterman, who formed a habit of shooting unsatisfactory sailors off the yardarm. Consequently, harbor for him was no haven. His hours ashore were, for the most part, spent in hiding from the police. But Waterman did sailing—to be specified below—which made him priceless beyond jewels to his owners; and they kept half a dozen new and secret rendezvous prepared for whatever moment he should blow fiercely into port. Of no less note, too, was old Captain John Johnson, "who never knowed the wind to blow but twice." As, however, upon each of these notable occasions none of those sailing with him ever expected to feel it blow again, and upon one, at least, he had not enough canvas left "to patch a ship-boy's breeches," they were possibly occasions not unworthy his remarking them. I rather think we should have liked old John.

And there is no question whatever as to the most lovable character of Captain Charles H. Marshall, who eventually became owner of the Blackball line. He did not always carry himself with the mildness of the dove, but he had that knowledge of human nature which the soul of man is unable to resist; and, unless the following story be wholly apocryphal, he sometimes stooped to make use of that knowledge in the most unscrupulous manner, too. Upon one of his voyages a good old lady from an inland town had booked passage with him for London. They were to sail on a Saturday afternoon, and at the last moment her courage failed her. Her son tried persuasions and arguments; told her in detail how many thousand miles the ship had made with never so much as a sail carried away. It was of no avail whatever; she would not stir from the wharf. Captain Marshall, in the midst of the last-hour rush, had little time for extraneous matters; but he had taken in the situation, and finally between truckloads he stepped quietly down to the dock.

The Plausible Skipper and the Balky Fare

"MADAM," he said, "your friends understood that you were going to sail to-day, didn't they?"

"Yes, Captain, yes, I told them I was going to; but since then it's really been borne in on me that, that——"

"And to-morrow your minister will be asking protection for you from the perils of the deep?"

"Yes, yes, he did promise he would; and I asked some of the brothers and sisters to say a word in class-meeting, too."

"Well"—and Captain Marshall looked most exceedingly grave—"in that case, madam, I can only say that if *I* were in your place it would be a choice with me between sailing now and willfully misleading the Almighty."

The old lady gasped, sat long enough to realize fully the awfulness of her position, and then went aboard almost in a run. Nor could all the ship's tackle have got her back on shore again.

I know not whether Captain Marshall was then in command of the Sovereign of the Seas. If he was it is just possible that that was the famous voyage when she raced the Cunarder steamship Canada to Liverpool, and beat her out of all knowledge, too, making the run in a few hours more than thirteen days. In any case, those were the years when almost every week there were reported voyages which must have made all incidental anecdotes seem mere impertinences.

(*Concluded on Page 18*)

The Megaphone of Money

Three Stages in the Evolution of a Modern Chevalier of Industry, as Told in the Posthumous Papers of Job Slippen, Esq.

By Henry M. Hyde

I HAVE here written down and put away in a safe place this true account of the three great steps in my own career. I do not claim that either they or my career are typical, for the reason that there is no such thing as a typical story of success. Every successful man is a mystery to everybody else—usually including himself.

I am not a jester by habit, and I mean no mirth when I say that my earliest training was obtained on a railroad train, on which I served as news agent, or, in the patois of the road, as "train-butcher." There is no better primary class in the school of human nature. It was one of my duties to attend to the receptacle for drinking water which stood at one end of the single passenger coach on the train. With that eye for details which has been one great secret of my success as a financier I kept accurate account of the number of glasses of water consumed on each run. It averaged 215. My next step was to figure out that if I could collect one cent for each glass consumed I should take in—not earn—the difference is important—two dollars and fifteen cents. At five cents the glass my profits would be ten dollars and seventy-five cents. Here, at the very start of my career, I thus discovered an opportunity for acquiring money that would never have presented itself to a less acute mind.

But the water in the cooler was furnished without charge to all passengers on the train by the railroad company. Here was a problem to daunt any but a born financier. I admit that it puzzled me for a time, but even then I was a fellow of infinite resource. Finally I solved it to my own satisfaction.

My first step was a simple one. I waited until our train was out on the alkali plains of Nebraska, with a thirty-mile run ahead of us before we reached the next station. Then I secretly dissolved three pounds of ordinary table salt in the water contained in the cooler, after which I went about my business. Going back and forth through the car I observed a number of passengers attempt to drink the brine, each of them choking on the first mouthful. Presently an old lady stopped me.

RECEIVED ME ON THE SAFE PRINCIPLE THAT YOU NEVER CAN TELL WHO WILL INVEST IN THE STOCK OF A WILDCAT OIL COMPANY

"Sonny, what's the matter with the water?" she asked.

"Alkali," I answered. "All the water in this country has a strong taste, but they say it is very healthful."

There were many other inquirers. Every one who had tasted the beverage from the cooler was burning with a consuming thirst.

"Say, boy," one man asked finally, "can't you scare up some water that's fit to drink?"

"I don't see how, sir," I answered. "It's all alike. Oh, I tell you, I might telegraph ahead and have the druggist at the next station bring down some pure water, but I'd have to pay for it."

"That's all right," answered a dozen voices, speaking from parched throats. "Go ahead. We'll make it right with you."

As we pulled out of the next station I started from the baggage car with a bucket of iced water on each arm. I had provided this, of course, at our starting point, and had kept it in the baggage car until the time arrived to produce it.

"I'll have to get five cents a glass for this to come out even," I told people who stopped me and asked for a drink. Altogether I sold 120 glasses at that price. That was, to be sure, much below the average consumption, but I had figured conservatively and was not disappointed, knowing, even then, that a much smaller percentage of people will take a thing when they have to pay for it than when it is given to them for nothing. At the same time those of the passengers who had previously sampled the salted water bought several glasses apiece. The true financier must always be able to create or, at least, to stimulate a demand for his goods.

Unfortunately, word of my successful deal in water reached the ears of my superiors in the general offices

of the railroad, and, instead of making a place for me in their stocks and bonds department, they discharged me. That happened in Kansas City, where, it also happened, Gordon's Greatest One-Ring Circus was just then appearing. Having some skill in the turning of somersaults I "joined on," doing a turn over three elephants and two camels in the circus proper and selling tickets for the concert a little later. This, as nearly as I can remember it, was my "spiel":

"Gentlemanly attendants will now pass among you, distributing the bits of pasteboard which entitle you to remain for the grand concert, which will begin immediately after the big show under the main canvas. Ten cents—one dime—the price of a good cigar—is all it takes to purchase a ticket! Fi Fi, the Fire Queen; Moshure Moreau, the Mastodonic Monarch of Mirth and Melody, and a rollicking rout of refined and recherché artistes will entertain you! Indorsed by the crowned heads of Europe! And all for the price of a good cigar!"

My views of the value of a college education may not be important, but I can say, out of a long and successful experience, that there is no post-graduate course in the study of men and women like that of the daily work of a circus spieler. My only regret is that it did not last longer. For at Selma, Alabama, only three months after I "joined on," the circus went to pieces. I made my way to St. Louis, arriving there with ten dollars and my ever-ready presence of mind.

Walking up Pine Street I ran into Charley Tomlinson. He and I had been brought up in the same village. We were boyhood chums. Charley told me that he was in business—or rather out of it—as a professional swimmer. The natatorium in which he had been employed had recently closed for the season, and poor Charley was out of a job. He had pawned most of his possessions, retaining only the clothes on his back and a handsome gold watch given him by his revered father on the day he graduated from the university. I could see at a glance that it would be good for a raise of fifty dollars. Charley was accompanied by an equally impecunious friend, a certain Fred Courtland, who boasted neither accomplishment nor pawnable property and seemed fitted to serve as nothing more than ballast in any enterprise.

I had the brains and a certain amount of cash, all but a dollar of which I kept carefully concealed—I was never one to make a vulgar show of my money; Charley had the technical skill and the means of making a considerable investment, and Courtland was ready to play any part so long as it took no particular intelligence. All the elements for a successful deal were on hand, and I looked about me for an opportunity. On the first billboard I saw it:

GRAND HOLIDAY EXCURSION!

The Retail Grocers' Association has chartered the
QUEEN OF THE RIVER
and will give a grand excursion
on the Father of Waters on
TUESDAY, SEPTEMBER 15.
Steamer leaves Pine Street dock at 9 A. M.
Tickets, $1.

I needed nothing more, but, before divulging my plan, I proceeded to convince Charley Tomlinson and his friend that our interests were one and that I was the man on whom they could rely to lead them out of their present difficulties. As the first step I invited them to eat dinner with me. I held it a good investment for my one visible dollar to buy three modest portions of food, convincing them thus that I was a generous person, and putting them, at the same time, in a good frame of mind to listen agreeably to my proposition.

Tomlinson hated to part with his watch, even temporarily. He even hesitated to intrust all but ten dollars of the money realized in this way to me. But my arguments were unanswerable. Within three hours the timepiece was in pawn and I had forty dollars of the proceeds in my pocket. With a portion of it I purchased a long, black frock coat, a pair of light trousers, patent-leather shoes, a silk hat, and other articles essential to the creation of an impressive figure. Tomlinson, somewhat ragged as to his own clothes, groaned when he saw me, but I convinced him that the investment was certain to pay one hundred per cent., and that, at any rate, the clothes were necessary to the success of our plan.

Thus caparisoned I insisted on keeping Tomlinson and Courtland under my direct charge until the next day, which was Tuesday, the morning of the excursion. Self-control was ever a quality marking the truly great, and that includes, of course, the ability to control others.

At eight o'clock on Tuesday morning I escorted my two lieutenants to the Pine Street docks and saw them safely on board the Queen of the River. They went on board separately, betraying in no way any previous acquaintanceship. A few minutes later I sauntered down and bought my own ticket, making at the same time an impressive showing with a number of dollar bills wrapped about a corncob.

As befitted my evident importance in life, I took a prominent position on the main deck, where my magnificence might be observed, and at the same time I could keep a watchful eye on Tomlinson and Courtland, who were bestowed to the rearward and a good distance apart.

Presently the boat put out into the broad river, and the officials of the Retail Grocers' Association, having loosened

"WHY, OF COURSE IT IS. THE WHOLE THING IS AN OUTRAGE," HE ROARED

their hospitality by drafts of beer, besought the pleasure of my acquaintance. I welcomed them affably and made offer of further liquid refreshment. They demurred at my spending money on their excursion, having each of them a pocketful of small change aching to be spent.

"Then I will pay my way with a song, if you please," I said, whereat cheers arose, and I descended into the cabin, first winking a warning eye at Tomlinson and Courtland. Within the half-hour I was warmly in their good graces, for all the coon songs of that day were fresh in my memory from the concert "under the main canvas."

So passed the day on the river, I keeping a busy eye on my two lieutenants to see that they drank no more than was good for them. Ah! It is hard, indeed, for the captain of industry to find men whom he may trust without such supervision.

Four o'clock in the afternoon came, and the boat started to swing back toward the Missouri shore. I had beguiled all the chief men of the Grocers' Association out on to the main deck and stood in their centre, the most popular among them, for reason of my wit and gifts in music. Presently I took out a paper card from my waistcoat pocket and held it up in my right hand unobtrusively. That had been the signal agreed upon.

Catching sight of the card, Courtland waited a moment until the steamer lurched slightly as she headed round for home. Then he stumbled, fell against the low rail, screamed shrilly for help, and pitched forward over into the river. It was very well done.

On the instant the gallant Tomlinson started from his position on the opposite side of the same deck. He rushed across to the spot from which Courtland had tumbled, throwing off coat, waistcoat and other articles of apparel as he ran, and screaming:

"Let me through! I'll save him!"

Without losing a second he plunged forward over the rail, striking the water in a graceful curve and coming up an instant later within a few feet of the struggling Courtland.

The members of the Retail Grocers' Association and their "ladies and guests" were naturally thrown into wild excitement by this thrilling scene. Now they rushed to the side of the steamer from which Courtland had fallen and Tomlinson jumped in such numbers that the boat keeled badly, and for a moment I feared a most serious accident.

"Back," I shouted. "Back from the rail, or you'll tip the boat over!"

The more timid obeyed, and equilibrium was presently restored. Meanwhile, the heroic Tomlinson was having a frightful struggle with the half-frantic Courtland. For a time it looked as though both men would be drowned. Even to me it appeared that they were overdoing the realism of the thing. The captain of the steamer had instantly stopped his ship, lowered two boats, and thrown out life-preservers and ropes.

Finally Tomlinson, having apparently beaten Courtland into insensibility, supported his unconscious figure with one arm and with the other hand got a firm hold on a trailing rope. Then one of the boats reached him, and the two men, one unconscious and the other utterly exhausted, were dragged in. It was at that moment that I, standing on the main deck, with the officers of the association around me, started a cheer in recognition of Tomlinson's undaunted heroism. It was taken up by everybody, and volley after volley swept round the crowded boat. I leaped on a table as the boat containing the two figures reached the side of the steamer.

"Ladies and gentlemen," I shouted, "we have just witnessed an exhibition of heroism which would stir the coldest blood! Let it never be said that we, the members of the Retail Grocers' Association, do not know how to recognize and generously reward it!"

I seized my polished silk hat and brandished it in my left hand. With my right I pulled the roll of one-dollar bills from my trousers pocket and threw it into the hat in an abandon of generous enthusiasm.

"There!" I cried. "I have started a fund for the brave unknown who has so gallantly risked his life to save a perfect stranger. Who will join me in this testimonial?"

Men and women crushed forward to throw their money into my hat. There was a shower, a cloudburst, of silver and bills. As the steamer touched her dock Tomlinson and Courtland recovered possession of their faculties, and with a hatful of money in one hand I escorted them ashore, followed by a cheering crowd. I hurried them into the first hotel and up to a room, declaring that, first of all, they needed rest, stimulants and medical attention. That they might have the necessary quiet I drove away the hero-worshipers who would have followed them to their room. Then, finally, in peace, and with much anxiety, I sat down to count up the money. It was a pleasant surprise—$360.18 in all.

Without further delay I declared a first and final dividend, giving eighty dollars each to Courtland and Tomlinson and retaining $200 for myself. And here, at the outset of my career as a financier, I experienced that sad ingratitude which is the constant lot of the captain of industry. Both Courtland and Tomlinson sat up in bed and threatened to punch my head if I did not split up that money into three equal portions. In vain I pointed out to them that but for my brains in planning and my skill in executing they would still be broke. Fortunately, I had taken the precaution to lock up their clothes in an adjoining room, so that they found it inconvenient to pursue me as I hastily left the hotel and their ingratitude.

I need dwell no longer on this incident in my career. Suffice it to say that I have never seen either of them since. They may serve as good examples of the remarkable fact that very few people in this world appreciate efforts made in their behalf.

I went directly to the Planters' Hotel and engaged a fine room, determined to take full advantage of the opportunity which my money gave me to become a man of some prominence in the financial world. In this ambition the good clothes I had purchased for the excursion deal were a distinct aid. I had figured from the first that they might be useful. Foresight of this kind is a characteristic of the great man.

At dinner—I ordered a luxurious meal—I picked up the Globe-Democrat and ran over the advertisements. There was one that caught my eye immediately. It was a full-page announcement of the Texas Spouting Oil Company. This recently organized corporation had secured control of 6000 acres of land in the very heart of the oil district. Its authorized capital was $5,000,000, and it offered to the public for ten days only 2,000,000 shares of treasury stock at ten cents a share, par value one dollar. "At the end of ten days," the announcement continued, "the price of stock will positively be advanced to twenty cents a share. All money received in return from stock will positively be used in drilling new oil wells on the company's property, and in building a half-million-barrel tank for storage purposes." In conclusion it was stated that the company had just refused an offer from the Standard Oil Company to purchase all its land at an advance of one hundred per cent. over what had been paid for it.

There were a dozen other advertisements of the same kind in the paper, but what particularly attracted me to the announcement of the Spouting Oil Company was the fact that the name of Josiah F. Frawley was signed to the bottom of it as president. I had some slight acquaintance with Mr. Frawley, acquired before his discharge as a conductor on the railroad I had served at the same time in a more humble capacity. Mr. Frawley had retained no more than the customary fifty per cent. of the cash fares taken in on his run, but the company, not appreciating his fairness in making an even division of the money, had discharged him. But it is almost impossible to keep down a man who is so happy as to be named Josiah. The name itself is a patent of respectability, a sure guarantee of public confidence. Josiah on the business card of a financier is at any time as good as a capital of $50,000. I recognized it with a large degree of gratification.

The Spouting Oil Company had handsome offices in a prominent skyscraper. Thither I went at eleven o'clock the next morning and sent in my card to Mr. Frawley. He evidently failed to recognize my name, but received me on the safe principle that you never can tell who will invest in the stock of a wildcat oil company. I enlightened him as to my identity and could see that he was plainly impressed by the evident signs of my prosperity. I felt certain that there must be a good opening for a man of my gifts in connection with the exploitation of the new oil fields, and accordingly set about getting the necessary information. First of all, I modestly accepted Mr. Fawley's congratulations on my rise in life, leaving him completely mystified as to the source and size of my present income. Then I invited him to eat dinner with me, making an appointment at the Planters' for six o'clock that evening. Mr. Frawley, somewhat hopeful that he was in treaty with a "good producer," warmly accepted my invitation.

We dined luxuriously, and I made display of my $200 to good effect. After the second bottle of wine I made bold to

press my inquiries. Frawley, it appeared, had both bonds and stock for sale. The bonds, being a first lien on the property, were the more desirable, and made it somewhat difficult to dispose of either the preferred or common issues of stock. Before the conversation was over I had formed my plans. When Frawley left me he was still uncertain as to what I intended to do.

Next day was Sunday, and in the want columns of the Globe-Democrat I found this advertisement:

> FOR SALE CHEAP—Attorney offers a South Dakota charter for a corporation with $50,000,000 authorized capital. Charter allows the transaction of any kind of business. All fees paid.

Monday morning early I called at the office of the advertiser and read the charter he had for sale. It was as he had described it. I paid him twenty-five dollars down to cover the expense of changing the name of the corporation to the Guarantee Trust and Assurance Corporation of North America, and signed a contract to pay $1000 in full for the charter thirty days after the new company operating under it had started in business. Two clerks in the lawyer's office were named as incorporators with myself. Temporarily I took desk room in his office, also. Most of my remaining money I spent in ordering and partially paying for handsomely-engraved guarantee bonds and other necessary papers for the transaction of my new business.

Thus equipped I went back to see Frawley and explained to him how I could largely aid him in disposing of his securities. I proposed to guarantee the payment of both the principal and interest of his entire issue of $2,000,000 of fifty-year bonds, over the seal of the Guarantee Trust and Assurance Corporation of North America, capital $50,000,000.

"That will make the bonds as good as gold, you see, Frawley," I said, "and will leave your preferred stock practically a first mortgage on the property of the Spouting Oil Company. Under such conditions the man who refuses to invest in your stock will, indeed, be blind to his own best interests."

Frawley was deeply interested in my proposition. He listened to me with growing appreciation in his eyes.

"Slippen, my boy," he said finally, laying one hand on my shoulder, "I didn't think you had it in you!"

Sweet, indeed, is a word of appreciation from one whom you recognize as himself a master in your own field of endeavor.

We made a contract—Frawley and I. I undertook to execute a guarantee covering his bonds, and he, in turn, agreed to pay me three and one-half per cent. on the whole amount issued, to run at compound interest during the life of the bonds. This was a reasonable price for the service I was to do him, yet, as careful calculation showed me, it would amount, properly compounded for fifty years, to something like the total of the principal of the bonds.

Incidentally, with a forethought of which I am still proud, I further agreed to accept "on the side" a block of preferred stock, now a first mortgage on the property of the Spouting Oil Company, in settlement of promotion expenses. In his next full-page advertisement Frawley was enabled to announce that the Guarantee Trust and Assurance Corporation of North America, capital stock $50,000,000, had guaranteed the payment of the bonds of his company. As a consequence the sales of the stock increased tremendously. My own block I disposed of at twenty cents, and, within a fortnight, I found myself possessed of a working capital of $8000.

How true it is that the first few thousand dollars of every great fortune represent more of hard work, of struggle and of difficulty than all the rest! Since that day I have never been without a comfortable balance at my banker's.

Other oil, gas, copper and gold companies soon saw the advantage of having their bonds guaranteed by the great corporation of which I was the head. I opened handsome offices of my own, put in some of my clerks as directors and officers, and started on an upward shoot in my career which, within three years, netted me personally no less than $350,000 in cash, to say nothing of great sums which other men were able to acquire as the result of my operations. In financial circles, it may be noted in passing, any transaction involving more than $100,000 is always referred to as an operation; less than that amount as a deal.

At this stage certain busybody officials of the Government at Washington, impelled thereto by the howls of fanatics and demagogues against corporations, started proceedings against me and my Assurance Corporation, which, for a time, bid fair to result in my ruin.

It is probably idle to expect politicians, who are so easily moved by mere popular opinion, properly to appreciate the fact that but for great corporations it would be impossible to transact business on the splendid and unparalleled scale that is the present glory of the Republic. At any rate, I have since been careful to avoid doing anything that would give any sharp-nosed investigator the slightest excuse for dragging me into the courts. But for a while the Government detectives and attorneys made me extremely uncomfortable. They entered a fraud order against me, and time after time I was taken in charge and brought before some justice to be held in bonds. On such occasions, I can assure you, it was a great satisfaction to me to be able to pull from my trousers pockets a large roll of $1000 bills and lay as many of them on the clerk's desk as were necessary to cover the bonds.

Finally, I was brought to trial in the Federal court, and, in spite of the exertions of six of the ablest lawyers in the country, I was found guilty, and my punishment was fixed at a fine of $20,000.

When this unpleasantness was finally cleared away nothing was left of the Guarantee Trust and Assurance Corporation of North America but half a dozen fine mahogany desks and a large number of complaining creditors. As for me, my legal and other expenses had consumed most of my capital. I was left at the age of thirty-seven to pursue my career with just a trifle more than $100,000 to my name.

Having been put to so much trouble by the courts it occurred to me that it would be a discreet thing for me to get a court of my own for use in possible emergencies. But I was far too wise to go about it in any crude or violent way. First of all, I must arrange for the carrying out of my present plans. Later, I might incidentally secure the attachment of some member of the judiciary to my personal standards.

It seemed to me the part of immediate wisdom to change the scene of my operations. I left St. Louis with much regret, for there are few American cities which offer greater opportunities to the enterprising financier. I came directly to the great Eastern metropolis, which has ever since been my home. There was under way there, at the time, the great public movement that has since resulted in the building of the immense Colingsby tunnel, one of the greatest engineering feats of the present century.

In order that the financing and construction of this tunnel might be in expert and honest hands the bill authorizing it also provided for the appointment of a board of seven tunnel trustees, to whom every detail of the great enterprise was intrusted. I saw in it the opportunity of a lifetime, and all my efforts were accordingly turned in that direction from the start.

I made the acquaintance of the gentlemen who controlled both the Republican and Democratic parties in my new home. Slowly, and by methods that it would take too much time to recount here, I bound them to me—not with hooks of steel, but with attachments of another and more precious metal. I financed various deals for them, risking my own money and making it an absolute rule to play square with them in every instance.

Presently the first board of tunnel trustees was appointed. There were seven of them, three from each political party and a seventh who was supposed to be an independent. On five of the board I could absolutely count. There was also a judge on the bench whose services we could command in any case where he could act within the letter of the law.

The first tax levy for the purpose of providing funds for the construction of the tunnel brought in the handsome sum of $3,000,000. In anticipation of this levy I had already organized and had had in operation for nearly a year a bank, with a paid-up capital of a quarter of a million of dollars. Of this stock I personally held less than $100,000, making me the largest stockholder, but still in the minority. At the beginning I modestly consented to accept election as one of the vice-presidents of the bank, leaving the first position to be taken, for the time, by a prominent citizen who had inherited his money and on whose financial shrewdness I placed only a moderate valuation. He would, I figured, be not too difficult to supplant when the proper time came. There is no faculty of greater benefit to the ambitious financier than that of being a good judge of men.

Well, the board of tunnel managers had, as I have stated, the great sum of $3,000,000 in its hands. I had a bank in which it might be deposited. I had also intimate relations with five of the seven members of the board. Nothing could have been easier than to secure the passage of a resolution by the board ordering that the money be deposited in my bank. But that operation, so simple, so crude, so profitless to Job Slippen, personally, would have been quite unworthy of me.

First of all, I secured from my fellow-directors of the bank the authority to represent and bind them in dealing with the board of tunnel managers. I estimated that the bank could reasonably expect to net five per cent. a year from the three millions if it were certain that the money would not be withdrawn for a year or two. But there seemed to be no way to insure this. Therefore the bank directors felt it to be the part of wisdom not to estimate their probable profits at higher than four per cent. I was quite content to leave them at that figure. And of this profit they agreed to turn over half, or two per cent., to the members of the board as their personal perquisite.

I presented this proposition to my friends on the board and it was accepted, a contract being signed to that effect, the contract being that half of all the interest, no matter what it might amount to, should be retained by the bank and half turned over to them.

Then—and here my financial genius showed itself—I made a second and personal contract with the board members. I did not, of course, present my personal proposition to them until the contract with the bank had been signed. I then explained that I had a plan by means of which I was certain that, without sacrificing absolute security, we could be sure of a somewhat larger percentage on the money. That plan was entirely my own. Whether it was put into operation at all depended on the attitude of the board. If they would agree to pay me a commission of fifty per cent. on all the profits returned as their share above the estimated two per cent. I was willing to go ahead. Otherwise, as already provided for, they could not expect more. Finally they agreed, and the money was deposited in our bank.

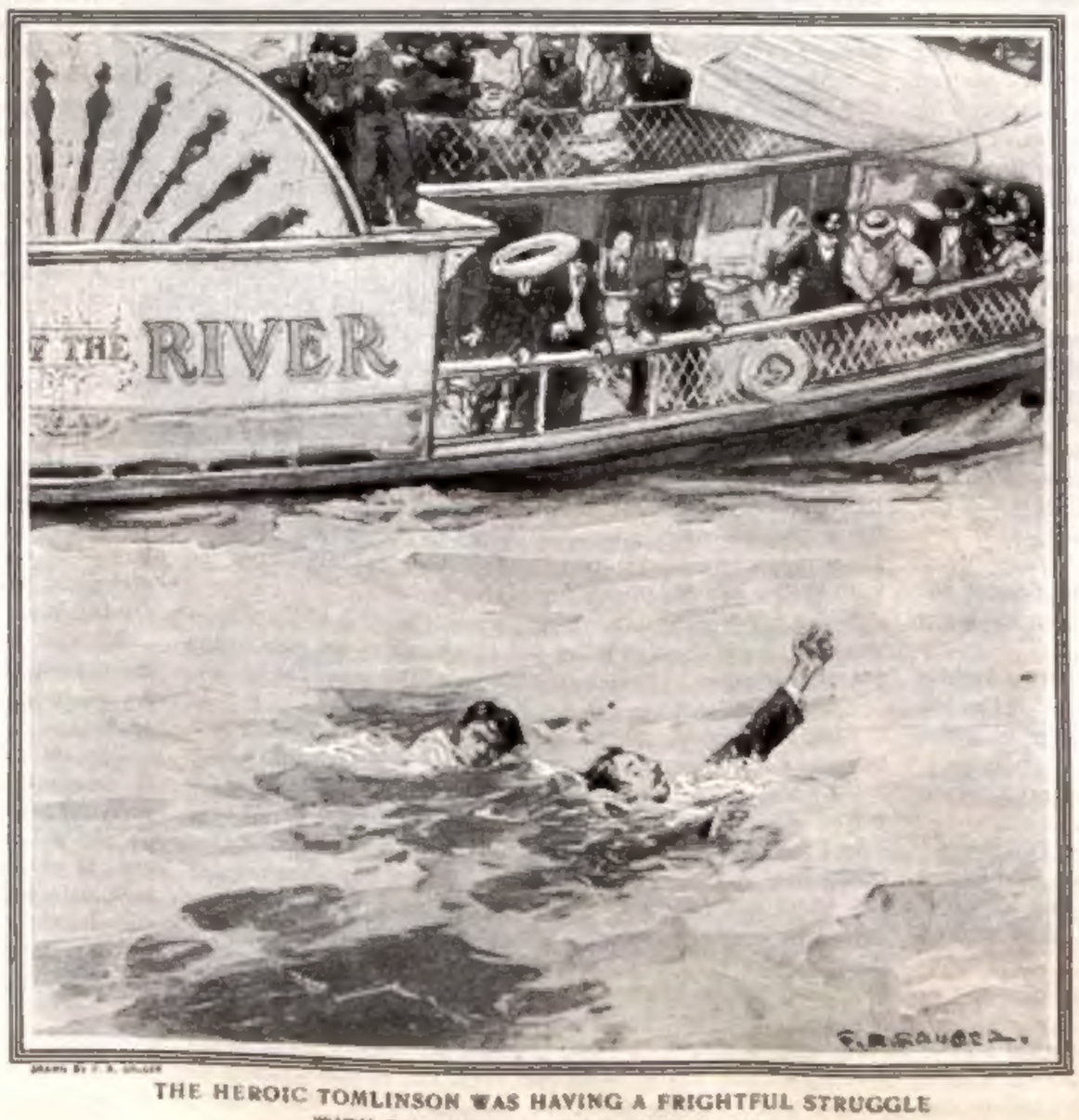
As everybody knows, the legitimate banking profits on money which can be handled and retained during a period of years is much larger than four per cent. The difficulty in this case was that at any time a portion or all of the board funds might be withdrawn to meet payments made necessary by the progress of work on the tunnel.

My problem, then, was to secure control of those $3,000,000 for a period of years.

This was exactly the emergency for which I had provided a friendly court in advance. My tactics in the present instance may well serve as a model for future operations of the same kind. Only my reluctance to pose in the limelight of public attention has prevented their already being made a part of financial history.

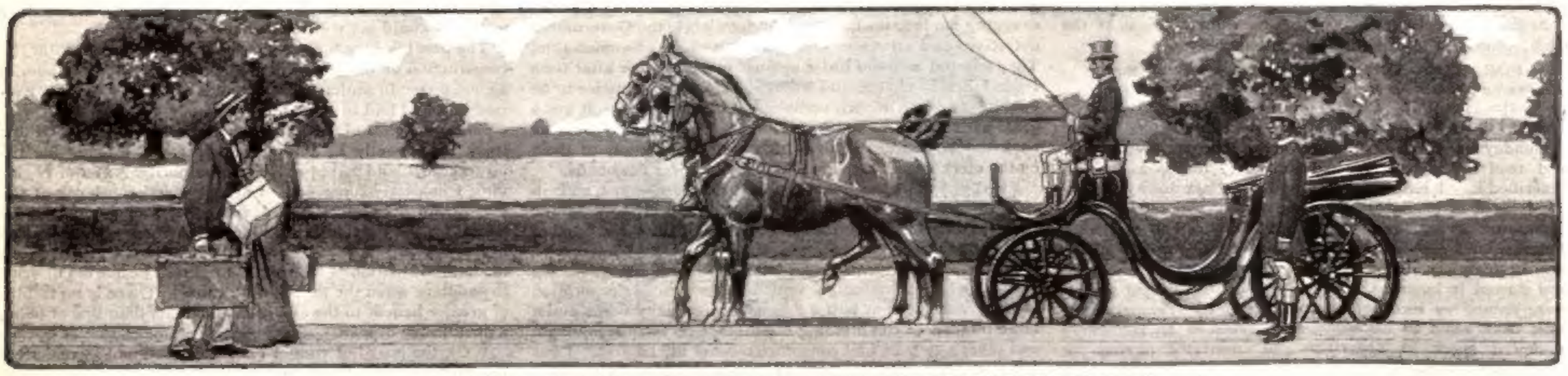
There existed in the city a small minority of wealthy men who strenuously objected to the building of the tunnel for the reason that it largely increased the taxes on their property. They had fought the project from the first, but had so far succeeded in accomplishing nothing. With one of these men I had some acquaintance.

(Concluded on Page 19)



THE HEROIC TOMLINSON WAS HAVING A FRIGHTFUL STRUGGLE WITH THE HALF-FRANTIC COURTLAND

THE WEEK END



IT TOOK US SOME MOMENTS TO ASSUME OUR HIGH-BRED, OH-WE'RE-USED-TO-IT AIR

A Story for Those Who Earn and Spend a Modest Competence

By EMERY POTTLE

IT WAS well on in June and the days had begun to sag and drag a bit with the heat. Anne and I were almost at the reluctant point of declaring town to be a burden. We had lost three handsome chances of board and lodging in various out-of-city summer quarters simply by our habits of argumentation, and the analysis of our actual and potential desires for the joys of the country. It began to look, after all, as if we should have to hire the pinkish house with the reddish blinds next to Appleby's in Springdale. Anne was very fretful about it. She thinks she despises suburbs. Then came the chastening episode I'm about to relate.

My idea of real achievement is to have the morning's mail full of invitations, to have sweaty little messenger-boys dashing up at all hours with telegrams and notes, to have to take out the telephone because it's used all day by people who can't get along without the honor of my presence at dinner—and then not to go to a single place.

As it is now, Anne and I go everywhere we're invited—except to Authors' Readings—and justify this course by such shallow excuses as—We ought to go, or, We might miss something interesting, or, It will be a good thing for us. Nowadays it doesn't seem quite well-bred to go to a party—I have to call it party; I was brought up to regard any event after five o'clock in the day as a party—to go to a party because you really want to. Whenever Anne and I now see persons who take their recreations with a sprightly enthusiasm and the kindling eye of unaffected enjoyment—Oh, blessed sight!—we have got into the way of shaking our heads doubtfully and saying, "How young!" We suspect them of being scatterbrained and trivial; we wonder, with delicate sophistication, if such natural creatures aren't likely to refer in their talk to the joys of a Bohemian life and to want to go in a crowd to Coney Island. And therein are we little different from the rest of the polite world. I, for my part, am heartily ashamed of so illogical an attitude.

I had been explaining this rebellious state of mine to Anne when the invitation came.

"What do you want me to do to show my delight at things?" she had replied a little tartly. "perch on my chair like a robin and chirp? If it comes to that, why don't you ——"

"Oh, you always hopelessly complicate my argument by making it personal," said I, flicking cigarette ashes on the floor.

Anne regarded me steadily.

"It's good for——" I began hastily.

"I don't mind your throwing ashes on the floor," she remarked with some spirit, "but I can't stand your saying it is good for the rugs."

"Why don't you read your letter?" said I, passing lightly to the next topic—I hate to be caught by Anne. "I'm not curious, but it seems to me downright indecent to get a letter and not read it immediately."

"It's from Mrs. Knickerbocker," Anne answered, eying the missive with speculation.

"Thank Heaven she can't ask us to the opera in June," I muttered—"What did I say? Nothing. I just said it was nice of her to correspond with you?"

"She doesn't correspond—she's too rich," Anne replied disdainfully. "She communicates."

"Read it."

"I shall—presently."

Seeing that Anne had evidently decided to think out all the possible permutations and combinations concealed within the noble communication of Mrs. Knickerbocker before she opened it, I departed for an agreeable walk past an expensive tailor's window where I could look at his genteel cloths and wonder which I would buy if I were really going to buy any.

On my return Anne met me excitedly at the door. She had on her blue wrapper—always a sign of social activity.

"She wants us to come up to her place on the Hudson for Sunday," said Anne.

"Who wants us?" I answered vaguely, still seeing myself clad in the spotless white flannel I had but just coveted.

"Why, Mrs. Knickerbocker!"

"Oh! Did she say *for Sunday?*"

"No-o. Let's see. Oh, she says, 'give us the pleasure, etc., etc., for the week end'—it's the same thing."

"Same thing! I should think not. You spend Sunday with the hospitable poor, but you go for a week end with the deserving rich. This is decidedly a week end."

"Shall we go?" Anne replied, accepting the correction with a meek laugh. "It'll be a great relief from town."

"What did she ask us for, do you suppose?" I inquired, contemplatively polishing the bowl of my pipe.

"Possibly because she wanted us. She likes you. She says you are so amusing to have around."

"I know—it's one of those 'Come-and-be-funny' invitations," I retorted with bitterness.

"She thinks we're literary and queer," Anne giggled.

"Well, she's got some ground for her supposition. Almost every one who is literary—as you call it—is queer——"

"Maybe that's what makes them literary," hazarded Anne.

"I dare say—the only alleviation is that there are a lot of queer people who aren't literary."

"Oh, but they're generally rich—and then it doesn't matter," said Anne conclusively.

"I say, let's not go to this thing," I continued, going back. "Let's write a refined note saying we don't want to come. It'll be awfully snobbish and amusing—there's nothing so piquant as being snobbish and poor at the same time."

Anne debated. "I don't want to go particularly, besides ——"

"That's it: Besides, we have no clothes. Why is it, I'd like to know, that we never have any clothes? We spend a lot of money—quite a lot—on things to put on, but if we're asked anywhere except to Lily Appleby's or to Sunday tea with Willie and Maude we act perfectly naked."

"You say it generally to propitiate the gods of Clothes—you don't want them to think you think you're too sure of the cut of your gown. Sometimes it's painfully true, too."

"Then we don't have to go, Anne?"

Anne reverted to the invitation. "She says—'There will be no one else here, etc.—but you and your delightful'——"

"I know—you needn't go on. Mrs. Knickerbocker is the sort of woman who loves that nasty word, *husband*. Whenever I hear her use it I'm reminded of the hollow sound that comes from hitting an empty cask. There's another reason, too, why I don't want to go to her old week end; she never invites us with any one else, except some awful people who think they're your own kind, and who aren't—not if they do happen to write things, or sing things, or paint pictures. It's a way the Mæcenases have—this putting you into your class with a ticket on you. I knew a woman once who'd give a perfectly grand party one week and invite a chum of mine—pretty girls, cotillion, and all that. He worked occasionally in his father's trust company. The next week she'd give another kind and invite me. I never went but once, I hated it so."

"Why?" asked Anne instinctively argumentative.

"Oh, she wrote a book once which nobody wanted to read, only they had to because she had broken into society. So the parties I got asked to were Literary—with a big L. About all you could hear around the place was—'two cents a word,' 'bully stuff,' and 'that last story of yours.' It made you sick. There weren't any really nice people there—I mean young, pretty ones in expensive clothes, and who hadn't any brains to speak of—or with."

"It was nice of her to want you."

"I knew you'd say that, Anne—I objected to the invidious distinction made between me and my friend."

"Well, you did write things, you know," said Anne unsympathetically.

"The great wonder of the age, Anne, will be the person who is what the Philistines call literary, and who doesn't look or act it."

But the question of Mrs. Knickerbocker's week end wasn't settled. Anne and I can't quash invitations, as yet, with so little discussion. Toward the end of the evening, when I was lulled into a futile security, I looked up quickly from Shaw's Candida—which I am continually in process of reading to keep from being talked to about it—to find Anne's eyes on me speculatively.

"Why do you sit and do that?" I asked mildly. "Have you no occupation?"

"I really think you ought to go—it'll be to your advantage, dear," said Anne, firmly and kindly.

I returned gloomily to my book. If Anne decides anything is to be to my advantage and worldly glory it has to be done.

"When do we go?" I sighed later.

"On Saturday next at four-twenty," Anne gave prompt reply—like an announcer at athletic games.

"I was going to play golf with Appleby that day," I murmured after a long interval.

"You can play golf with him any time."

"I know it—that's why I wanted to on Saturday," I replied meekly.

One of the most distressing things about going into the country is getting an outing costume. One really doesn't need it, but the idea seems to be that you can't go even ten miles out of New York without arraying yourself in little boy's-size caps, and belts, and woolly and shapeless trousers, and queer shirts that you see in shop windows—"For Gents' Outing Wear—$1.79."

All that week before we started I bought things, taking them home in little flat parcels, and concealing them from Anne—who, I discovered later, was also buying and concealing.

We referred but seldom to our pending gladsome excursion. It somehow didn't seem a thing to prattle about idly. We just prepared for it—sternly and impractically. Anne bought a white duck suit which wouldn't fit her in several crucial places, but which could not be altered owing to the lack of time. She also bought a decorative blouse—which she elegantly pronounced *bloose*. If we had been setting out on an ordinary excursion it would, as of old, have figured as a *blowse*. I recklessly dashed into the expensive tailor's and bought new flannels. These beautiful garments were promised by Saturday. They did not come. I knew they wouldn't. New clothes never do. As a result, after losing my temper and getting disagreeably wrought up, I sought the shop on my way to the train. Our dress-suit cases being

jammed to the lids, I was forced to carry my raiment in a large, humiliating brown box.

Taking trains is with us always a remarkable performance—remarkable in this, that the chances are ten to one we catch the train leaving immediately before the one we have set our affections on. That is, we could catch it but we don't; we wait peevishly for the original choice to depart. And all this is owing to Anne's disgraceful promptitude.

I don't know why it is that when you are right at the height of your perspiring struggle to get into the train, pushing through a dense crowd with two leaden dress-suit cases banging viciously at your knees, with the gateman cursing while you block the entrance in an impossible endeavor to get your tickets out of your pockets by your teeth—why should he want *your* tickets, anyhow?—just then you meet a group of cool, composed, beautifully dressed men and women strolling leisurely into a private car. Mine has never been the red-shirted bosom of anarchy, and, at such times, it is even less so; I'm no socialist. I long passionately to be invited into that private car. So does Anne.

We finally squeezed into the day-coach—you never feel as if you could afford to take the chair car for less than fifty miles—in a seat in close proximity to that inevitable Italian family, apparently built in along with the other furnishings—a family of oilcloth packages and gibbering children.

"There's no event in life so fraught with humiliation as the pilgrimage of the poor to the halls of the rich," said I to Anne, mopping my face.

"'Tisn't if you have a sense of humor," she replied. "I used to know a very nice fellow; he was awfully poor. His uncle invited him out to spend the night in the country—his uncle was frightfully rich, you know. And they sent a valet to meet him at the station. The valet asked him where his luggage was, and this fellow—he was very funny—pulled out a package from his pocket; all it had in it was a clean collar." Anne laughed heartily at the recollection.

"Why don't you laugh?" she added.

"I don't think it's so very funny," said I; "besides, imagine hurting the feelings of the valet that way. I wouldn't do it for any old uncle."

Anne relapsed into indignant silence.

I occupied the time of the journey by thinking how jolly it would have been to play around the links with Appleby instead of going to this silly week end, to sit on the club veranda with him and in a serious mood listen while he evolved remarks beginning, "Now the trouble with you, old man, is——" I wondered, too, like the perfect guest that I am, whether I'd get a good room, whether I'd have a bath of my own, whether there'd be champagne for dinner, whether they'd expect me to be "bright and amusing," and whether I'd have to tip the servants.

At the station—we have grown so used to the unfortunate habit of dashing out of the cars and chasing the inglorious trolley—it took us some moments to assume our high-bred, oh-we're-used-to-it air, when Mrs. Knickerbocker's footman respectfully accosted us and besought us to enter the Knickerbocker chariot. We did so—trying not to sigh the luxurious sigh of those who ride but seldom in carriages. We also crushed our instinctive impulse to talk pleasantly with the men about points of interest along the road.

"Understand, Anne," said I, as we dashed on, "I do not entirely decry the practice of visiting. With a top hat and a long, black cigar to uphold me I could, at this moment, bow from side to side at the populace."

"How common," said Anne. 'I was just now doing Empress Eugénie, only I haven't a wee, little parasol with a hinge in its stick, and a sweet, sad smile."

The Knickerbockers live in a vast stone structure built not unlike a feudal castle Mrs. Knickerbocker once saw in Germany. It's tremendously awesome to drive up to it. You feel very small and inferior—at least, I did—though you try to bolster yourself up by that weak fallacy: How much have I which these people cannot buy with all their gold!

Mrs. Knickerbocker met us with high cordiality—the absent-minded cordiality that looks critically over one's head at the gardener planting a rosebush or the housemaid bringing tea. She asked us a number of questions to which she didn't want to know the answers—slight things in regard to the state of our healths, the weather, the trains. Seeing she didn't care, we assumed a casual indifference and indulged in affected remarks which really weren't lies in the least, but which must have made the recording angel forehandedly sharpen his pencil.

There was tea on the terrace—not *a* terrace, *the* terrace. The difference may seem trivial, but if you've read any of the Duchess' novels you'll appreciate it at its value. Presently Anne and I began to feel very rich. We handed each other handsome bits of conversation—as if we'd just been introduced to each other—and each waited interestedly till the other had finished—a sure indication of our expensive manners. I wanted to speak about the view, but I was afraid of the raw enthusiasm of that unfortunate class of people who, apparently, never see any views unless they are especially invited where there are some.

Mrs. Knickerbocker was constantly affable and disinterested. She made me feel as if something else were about to happen—something grander than we were. That, however, I have discovered is one of the customs of the mighty—disconcerting but harmless.

"Mrs. Knickerbocker is a lady, and a lady is a person who is never unintentionally rude," said Anne late that night.

"Did you make that up yourself?" I asked curiously.

"Yes, I did—or, anyway, I read it"—with some annoyance.

"It sounds too clever to be original."

There was a fly in the hospitable ointment for me. I had not spoken of any uneasiness to Anne, but I had been a bit nervous all the way up. And quite on account of that trivial valet story she had told. The idea of having a valet to minister unto me both charmed and troubled me, filled me with pride and shame. The truth of it is, I'm afraid of valets. I've never confessed it before, but I am. And in the excitement of having a gratuitous one I'm either obsequiously friendly with him or nasty and rude—attitudes which embarrass me and alienate the valet. If I ever get as rich as

VERY CLEAN AND VERY BORED

my natural devices demand I'm going to write a little book entitled, Hints for Unexpectedly Rich Gentlemen on the Treatment of the Valet. A great many copies will be bought.

When I went up to my room to dress for dinner I found him there—Knickerbocker's valet. He was doing little fancy things to my garments. He bowed—it seemed to me coldly. Now, once I get my clothes on me, the general effect is very fair; I know their idiosyncrasies from long habit. I can conceal their little failings, cover up the thin spots and the holes; but there is nothing hid from the eye of the valet which shall not be revealed.

It struck me that he made a trifle more display of my two-for-a-quarter collar than was quite friendly; and it was not absolutely necessary for him to arrange my shirt so that the label of an excellent but over-popular department store fairly hit me in the eye. He seemed likewise rather contemptuous of my flannel clothes—which someway, on the instant, did look too fresh and presuming. All the other things I'd brought were in a decent state of preservation.

"Thank you," said I haughtily, "that will do." As he glided stealthily away, with the secrets of my toilette in his cold-storage brain, I almost called him back to ask him, as friend to friend, or valet to valet—if he preferred it that way—just what he thought of me, anyway.

Anne knocked on the connecting door of our rooms. "I want to come in here a minute," said she in a whisper.

"Don't whisper," I retorted in exactly the same key. "It makes me awfully nervous, Anne. You haven't anything to be afraid of." She flung up her hands dramatically—first carefully closing the door.

"Oh, haven't I? My dear, I have a *maid*. The elegant creature! She looks at my clothes in such a way. Oh, I knew at the time how it would be!"

"Knew how what would be?" I asked, bewildered.

"The petticoat! The man assured me that it was just exactly as good as a silk one—it was 'Ain't-I-Silk,' or 'Silkalena,' or 'Take-me-Home-for-Silk'—I forget its name."

"What of it?"

"Plenty of it. I bought one—I didn't think I could afford another real silk one, you know. And now *she'll* see it! I've got it on."

"The maid?"

"Of course. Oh, dear!"

"Well—your maid is no worse than my valet."

Anne caught my eye; then she laughed—laughed till she was in tears.

"You, too?" she gasped. I nodded and grinned. "He hates my new flannels."

"I think I'll try to hide it in my clothes," Anne said as she departed.

"What fun it must be for the rich to visit the poor," I pondered, "if they ever do."

Mrs. Knickerbocker's husband—or Mr. Knickerbocker, if you like—is a fussy little man who wears a toupee and white spats, and who never sits still. He is in the fond belief that no one detects the toupee. He talks exactly when he feels like it—and at no other times. This does not tend to make him a tactful conversationalist. We were four at dinner, but Mrs. Knickerbocker was so large and expensive and decorated that it made the number seem, somehow, like six.

"How sweet and pretty you look, child," she said to Anne, "in that little blue frock."

I sat up interestedly to hear again Anne's story of the purchase of the "little blue frock"—she always tells it whenever any of the women she knows well mentions the garment.

"It does very well for an inexpensive little summer gown," said Anne indifferently, to my utter surprise.

"It was frightfully expensive," I hurriedly explained to Mrs. Knickerbocker. "I ought to know—I bought it for her myself. It took two stories to do it. Besides, it wasn't really intended for summer at all, it——"

"Stocks went to the devil to-day," suddenly exploded Knickerbocker in a high key.

"What an amusing husband you have," tinkled Mrs. Knickerbocker.

"Did they?" I offered idiotically.

"Do you think so?" said Anne coldly.

"Do say some more funny things," giggled the hostess.

"Did you——?" I began nervously to Knickerbocker.

"Don't mind him at all, Mrs. Knickerbocker," Anne put in.

"No, I didn't," sprang out of Knickerbocker. "Why should I?"

"Why, indeed!" said I timidly.

That dinner got on my nerves tremendously. The Knickerbockers did not pay the slightest attention to anything we said—one of the advantages of wealth, I suppose. I gave up early—at the fish—and contented myself with an occasional remark. Mrs. Knickerbocker laughed delightedly whenever I opened my lips. Not that she stopped to consider my trenchant wit; but it amused her excessively to think she was being amused by "one of those delightful literary persons, my dear."

It was mighty dull for me.

"Tell me how you write," said Mrs. Knickerbocker to me with a bland patronage, "your little things?"—they always call your works your little things. "Do you just sit down and dash them off when you have the mood? Really, it's very fascinating."

I coughed affectedly and assumed an air of deprecation. 'Tisn't ever necessary to answer such questions—it's not expected.

"Do you know," she continued artlessly, "so many people have said to *me*, 'My dear Mrs. Knickerbocker, why *don't* you write yourself? If you would just write as you talk! You have such a *way* of telling a *story!*' Why, the other night, my dear, at a dinner one of the men made a bet—of course, I didn't know it until afterward—that I would tell

more and better stories than any one there—and I assure you there were some most accomplished raconteurs present. He told me later in the most adorable way that I had made a hundred dollars for him, the rogue."

"Yes," I responded feebly, "yes, indeed. Oh, yes! I—I—I've often wondered why you didn't write. You ought to."

"Flatterer—perhaps I shall some day," said she girlishly.

Anne was heroic. It is her theory that, as she puts it, she can "swing a situation," if she tries hard. So she tried. I've seen her do it so often that the early freshness of the performance has departed, and I pay no attention. Presently I caught: "There's nothing I'm so fond of as sitting on the floor before the fire; aren't you?" Anne was using her most sprightly tone.

The idea of Mrs. Knickerbocker on the floor choked me with delight. One might as well ask the Venus de Milo if she didn't love to shoot-the-chutes or loop-the-loop. I giggled.

"Hibiscus—do you like them?" demanded Knickerbocker fiercely.

"In the season," said I with extreme caution. How should I know what the Hibiscus does!

"Never saw one, did you?" he grinned malevolently.

I smiled weakly—the weak smile of the defenseless guest. "Once—in Elizabeth, New Jersey."

I had him there.

"But, my dear," I heard Mrs. Knickerbocker say to Anne in the voice which seems to pat one's head indulgently, "you know I haven't your Bohemian temperament."

Anne with a Bohemian temperament! Two words she despises! We fell back into our corners and took the count.

And, after all, there was no champagne for dinner. We had white wine instead. I was bitterly disappointed. It is a curious thing that white wine is always supplied for those of humble circumstances.

When Mrs. Knickerbocker and Anne had left us Knickerbocker and I might have had a fairly decent time—the cigars were long and black, and gubernatorial. No such luck; he began at once on his confounded old Wall Street operations. I don't understand stocks. I can't. I've tried faithfully and it's no use. The whole nefarious system is as blind to me as spherical trigonometry. But I always am polite to people who mingle in financial circles, for I have a childish hope that some day a captain of industry will take fifty dollars of mine, and in the goodness of his heart and the cunning of his schemes, return it to me in the glorified shape of a ten-thousand-dollar check. With this in mind I stared at Knickerbocker solemnly and with deliberate intensity. I made appropriate remarks: "Indeed." "It takes a cool head." "I believe you're right." "A man can't be too careful." He did not, however, suggest the fifty-dollar episode.

Presently, just as the vicarious peace of another's richness began to steal over me, he bounded from his chair.

"Do you like flowers?"

"Yes," said I boldly. I wasn't going to be caught on any more Hibiscuses.

"Then I'll show you the conservatory," he shouted.

Apparently, doing the conservatory is one of the forms of amusement devised solely for the entertainment of the simple-hearted guest, for I found Anne being led through the place, too. I can't understand why on earth it is one is always supposed to want to see "the flowers," as a diverting pastime. Anyway, about all you can do in a conservatory is to smell—politely and with deep sighs of gratification—and to murmur, from time to time, "Oh, that's a nice one."

"What's that?" asked Anne once.

"Hibiscus," said Knickerbocker, eying me sharply.

"Certainly, Anne," said I reprovingly. "Don't you remember your aunt had one in Elizabeth, New Jersey." I gave her a baleful glance.

"Why, n——. Oh, yes—so she did," Anne quavered weakly.

"Why did you make me lie?" she demanded in an angry whisper at the first opportunity. "I thought an Hibiscus was some kind of breakfast food."

"Don't be stuffy about it. I'll explain later," I whispered nervously.

That evening was a terrible strain on us. Mrs. Knickerbocker, naturally enough, feeling that her duty was done once she had brought us into her house, sat back complaisantly. She seemed to regard us as two nice-mannered babes in the wood of grandeur. So successful was her conception that she managed to make us feel exactly the same way. I had a sense that the deepest, most soul-harrowing experiences I had ever undergone would, if told, move her about as much as if I showed her a bee-sting on my neck. This is an interesting point in social psychology to work out—why the tragic events in the life of the person with a modest competence should, in the eyes of the millionaire, invariably seem piquant and humorous.

From the conservatory, Knickerbocker, getting into the spirit of the thing, took to showing us the contents of his cabinets. To me there's nothing so parching to the soul as looking at cabinets full of *objets d'art*—tiny little vases, trivial bits of ivory, ugly squatting idols, wickedly-costly bisque silly-eyed boys and staring-faced maidens. And the richer one grows the more of these trifling miniature splendors he collects. My idea in spending money is to get something large for the value of it. A suit of armor or a Dutch stove makes a wonderful impression on a visitor.

There were ten cabinets all told—each stocked with what Appleby calls "dinky things." Knickerbocker personally displayed each item and related its pedigree. You felt as if you were at a doll's tea party. It seemed to me that if I heard Anne's dreary murmur of "How curious." "How interesting." "Is it, really?" once more, I should utter a savage cry of distress. It is a remarkable thing—the impulse which leads some people to collect things that haven't the slightest human appeal to them, not even the melancholy interest which was wont to attach itself to the collections of coffin-plates our forefathers occasionally went in for.

The last cabinet was finished. Anne and I looked at each other hopelessly across the Knickerbockers' expanse of sublimated auction-room.

"Darling," said our hostess placidly, "show them the Japanese photographs. They love all that sort of thing."

"Joe can tell you all about them," she added kindly—"such quaint things. You know, he spent three months in Japan last winter." Thus having given another turn to the merry-go-round she lapsed into perfect content. My opinion is that Mrs. Knickerbocker really invited Anne and me as a kind of rest-cure.

I'd rather not go into that Japanese business. It's too painful. Since then I've often put myself to sleep on restless nights by thinking about it. I know at the moment I had a black and blue spot on my arm where Anne constantly and viciously pinched to keep me from giving way to slumber in the Knickerbocker drawing-room. From time to time we chanted antiphonally: "What a wonderful little people the Japanese are!"

"When do they expect us to go?" said I to Anne as we went to our rooms.

"Monday morning, I think," she replied wearily. "Don't you hate the Japanese?"

"Well, we're going to-morrow night—you'll have to fix it. Yes, I do hate 'em. Good-night. I hope you'll dream you dwelt in ma-arble halls."

"I'm so worried about my imitation petticoat," she went away moaning.

I woke next morning amid the scenes of elegance. Like a birdie wrapped in cotton-wool I lay and contemplated. It's odd how splendor robs one of any identity. For the life of you, you can't get intimate with your own personality. It's like sitting on a fence watching yourself go in swimming. "'If this be I, as I suppose it be——'" I mused.

Just then I caught sight of my valet. He crept here and there catlike. I shouldn't have been surprised if he had sat down and solemnly washed his face with his paws. He lifted my sock from a crevice where I had vainly tried to hide it. There was a huge hole in the toe of it. I snatched the sheet over my head, hot with the blush of shame, and feigned deep sleep. I shall never, to my dying day, forget that hireling eye of scorn.

When I had recovered sufficiently I rose and dressed. I suppose it's vulgar to be enthusiastic over a bathtub. After all, water is water, whether it is applied within the childish confines of the "and bath" of the city flat, or the Roman luxuriousness of the Knickerbockers' marble slabs. But it takes a more contained soul than mine to keep from dilating on the gratifying results of the bathtubs of the great.

I reached the breakfast-room in safety. This remark may seem unnecessary, but if you've ever stayed at the Knickerbockers' you'll remember the awful possibilities of getting yourself immodestly lost in the upper stories. Knickerbocker was before me, clad easily and shabbily in an old shapeless suit; it was just the sort of apparel that I love. But it had the effect of making my own becreased and spotless new flannels look hopelessly out of place. There is no humiliation in life like that of finding out, after all, you might better have worn your old clothes.

"Help yourself," he growled out of his newspaper.

"I will," I growled back out of mine. I'm not by way of being a canary of a morning, trilling out songs and scattering birdseed all over, but I must say I like a certain human interest—as editors call it—about my breakfast—even if it's nothing more than "The paper says rain for to-day," or, "I see they've caught Miss Snooks' murderer."

The room opened on a terrace where preened a haughty peacock. He strutted up and down, irritatingly screaming out a popular, though somewhat unconventional, expression.

"Why does the peacock constantly cry 'Oh, hell'?" I inquired mildly of Knickerbocker.

"What?" he shouted. It embarrassed me a bit.

"Oh, hell—the peacock, you know—he keeps yelling."

"I like it. Sorry it annoys you," Knickerbocker snipped off.

I blushed helplessly, trying to cover my confusion by turning a sort of wheel of fortune in the centre of the table on which were a great many jars of marmalades and jams. What you got at that breakfast you had to get yourself—which, I'm told, is an English custom. If you are of a shy, retiring disposition you will probably shrink from lifting covers off dishes and peering critically in at their contents; in that case you will go hungry. On the other hand, if you have been bred to the free-lunch counter, the affair will be beer and skittles to you, and you'll feel like a character in one of the inns Dickens so foodily describes.

Knickerbocker, feeling somewhat restored after his morning meal, rather livened up. He made little jokes that I couldn't see the point of—I laughed heartily. He also told stories of his neighbors—stories illustrating, so far as I could see, how rich and ancestral they thought they were, though, in reality, he himself had them all seven up and three to play. It was a very instructive conversation, calculated, however, to engender cynicism in the innocent. I hope that some time another millionaire will ask me up for a week end; I want awfully to hear what he says about Knickerbocker.

He presently got in so agreeable a frame of mind that I began to grow suspicious.

"He's about to show me more tiresome things," thought I despondently.

He was. He did.

There's no use telling about it—it wouldn't interest any one. It didn't interest me. All that morning he dragged me from one exhibit to another. I waxed theatrically exuberant over his dogs—I like dogs, too; I made silly critical remarks—cocking my eye—about his horses; I babbled about the meretricious architecture of his house; I even spake with the tongues of angels in regard to his windmill, and his drains and his dynamo. We saw roadways, and patent sewers, and grottoes, and funny flowers, and sheep, and fat red cows, and summer-houses and kittens.

I'm not carping against the habit of possessions—not at all. What I say is this: If you had had to spend a whole morning with Knickerbocker, never sitting down once, looking at things, you'd be likely to thank Heaven you owned only a vanload of worldly goods, as did I.

Just before lunch I encountered Anne. She looked very clean and very bored.

"It's a lovely place, isn't it?" she said politely.

"The drain cost $3000," I answered brightly.

"How beautiful the river is."

"His yacht costs him thirty thousand a year, he says.

"What have you been doing?" I added.

"Mrs. Knickerbocker doesn't come down mornings," said Anne. "I wrote a letter. It was a silly letter. I don't know why I wrote it—one has to do something, though. I've looked at the books, too. The old rare ones. I hate old books—you can't read them, and the pictures are always of people you can't tell whether they are clothed or not, or whether they are going forward or backward." Anne spoke with some bitterness.

"Come out and I'll show you the dynamo," I offered affably.

"What do you know about the dynamo?" she asked coldly.

"Nothing. But it isn't my fault, though. I've seen everything. The cows are very fat. They cost——"

"I won't hear it." Anne stamped her feet.

"I had to—and if I had to——"

"It gets on your nerves terribly," Anne interrupted rudely.

"What does?" said I, sinking down, worn out.

"Having a maid about."

"Did she find your petticoat, Anne?"

"Of course! The first thing she did was to pull it out of my skirt where I'd hidden it—I know it's foolish to care."

"It isn't very hard to be poor, but it's a strain to try not to be," I murmured.

"And then you can't leave anything about your room," Anne went on fretfully. "If I put down a hairpin or two carelessly on the dressing-table I come back and find them neatly stuck in something. It's dreadfully uncanny. You feel so reproved and administered unto. And my shoes, too—in a row in the closet. I tucked my stock behind a photograph on the mantelpiece because it was a little mussed—the stock, you know—and I didn't want Angeline to see it."

"Well?"

Anne sighed and shook her head. "It did no good; the next time I looked there it was—folded nicely in a drawer—I must say I like to be entertained. I think they carry this modern idea of letting the guest severely alone altogether too far."

"Well, I don't," I replied grimly. "If you'd been entertained as I have this morning you'd wish you were dead. There's the luncheon gong. Now we'll have to go in and tell lies about their old place—come on."

On some pretext or other we escaped to Anne's room after luncheon. My legs ached, and I was oppressed with that heavy, cloying, fat sleep which inevitably settled on one at two o'clock in the country. I cast my eyes toward the bed. It was covered with pink satin and white lace. Anne merely looked at me. I turned exhaustedly to the couch—white velvet with pink roses in Empire fashion.

"For pity's sake, not there," she pleaded.

"Is there no place to lay one's head?" I whimpered.

I gazed at the carpet—white velvet with little rosebuds in it. "Can't even lie down there."

After a while we laughed. I sat desperately on the edge of a white silk chair. I did not dare smoke lest the ashes get on the floor. Anne occupied what novelists call a "magnificent fauteuil." I don't know its other name.

I picked out a book from the white and gold case. It was bound in white morocco and lettered in gold. I put it back respectfully.

"It is not for me," said I sadly, "to read even The Adventures of Sherlock Holmes in a white morocco binding."

I know," said Anne

"I believe I'll write a note," I sighed presently. "It may divert my mind

I sat down before the fragile little gilt Empire desk and placed the notepaper before me. I made one or two efforts.

"Why don't you write it?" asked Anne dully

"I don't know any duchesses," I replied soberly.

"What's that got to do with it?"

"I couldn't send a letter on this thick, becrested paper to any one except a duchess—it would be too snobbish."

"I know," Anne again repeated.

We sat thus for a long time silently. The door was locked. Outside we detected my valet and Anne's maid whispering We were afraid we would hear what they said. The maid knocked presently. "Mr. Knickerbocker, sir, wants to know if you wouldn't like to see——"

"You may say I am asleep, Angeline," said I distantly.

At four precisely—it's always at four they do it—we drove with Mrs. Knickerbocker. The carriage was large and impressive; the horses were very fat. I forget how much Knickerbocker said they cost. Their tails were long and sweeping—because it is more humane that way. We wore our best clothes and tried to look acclimated

"Where shall we go to-day, James?" asked Mrs. Knickerbocker of her coachman. You knew instantly that the question was a part of the ritual for the daily drive.

"Not that road, James——"

"James, be very careful"

"James, is that a child with a hoop?"

"Do I hear an automobile, James?"

"Is that the Jones' carriage, James?"

"You may go home now, James

We saw a number of views off the end of Mrs. Knickerbocker's parasol. We made polite talk about the birds and flowers. Several times I stepped on Mrs. Knickerbocker's toes. It was quite accidental. When we got home we had tea on the terrace. Seven years had elapsed since the last time we had tea on the terrace

"I want to go home. I want to go home. Oh, I want to!" Anne would cry hysterically whenever we were left alone for a moment

At ten that night we sat in our flat. The night was mildly warm; a little breeze gently flapped the curtains. The scent of the trees in the tiny square of park before the house wafted pleasantly in through the open windows. The turmoil and the cries of the day had ebbed out to an occasional burst of laughter in the dark without, to the pink-pank of a banjo, to the distant twang of a trolley car. The town enfolded us gratefully

The little house was humanly friendly, and in its shabby, quiet way greeted us with the comfortable familiarity of a dignified old comrade. My eyes strayed admiringly to the half dozen really handsome things we own—to the books, to my pipes, to the dusty, littered desk. On the wicker table stood, in moist coolness, two bottles of beer with brown bread and olives. We were in our oldest and thinnest clothes. A deep content settled on us. Anne fished out an olive with the paper knife.

"Isn't it bully to be home?" she sighed comfortably.

"Good enough," said I in the unintelligible voice of indolent satisfaction. "Aren't you glad you don't have to be a little sister to the rich any more?"

Anne smiled beautifully. "If wishes were horses beggars wouldn't always ride."

Hanna's Lecture

DURING Mark Hanna's tour in October, 1903, when he fought for his reelection to the United States Senate, his private car was sidetracked and he was forced to take a trolley car from Ravenna, Ohio, to Kent, Ohio. A committee and a brass band from the latter place escorted him. The car was chartered, and according to the program no stop was to be made until it reached its destination

En route the pounder of the bass drum lighted a cigar and puffed away, when the conductor quietly approached him and politely said: "No smoking allowed in this car."

At this juncture the flutist got in the game and lit a stogie

"Here!" shouted the conductor, "you mustn't smoke."

The bass drum artist, turning around, happened to see Hanna who sat at the other end of the car lighting a cigar

"Say, Mr Conductor," said the bandman, "if you've got the nerve to stop Senator Hanna I'll stop, but if you don't I'll keep right on. I've as much right to smoke in this car as Hanna."

I'm game," the conductor announced, and, true to his word, he edged up toward the Senator.

"Beg pardon, Senator," interrupted the conductor, "but smoking in this car is not permitted."

"Why not?"

"'Cause it's agin' the rules."

"That's no reason."

"Don't you think it's a commendable thing on the part of an employee, Senator," some one asked, "to follow the rules of the company that employs him?"

"You leave that to me," said Hanna, and, turning to the conductor, remarked: "This car doesn't stop anywhere?"

"No, sir."

"You don't expect to take any ladies aboard?"

"No."

"And the car is paid for?"

"Yes, sir."

"Now, don't you think it unreasonable to ask us to quit smoking?"

"No, sir."

"Now, see here," continued Uncle Mark, at the same time filling the car with his smoke. "I like a man who follows orders, but you're unreasonable. I am president of a street railroad company in Cleveland. Our rules are about the same as yours. I expect every man to follow orders, but I wouldn't have a man in my employ who is as stubborn as you are. A man ought not to follow orders blindly. He ought to do a little thinking on his own account, for even the strictest rules may be, and should be, broken occasionally. Unless you use a little judgment of your own once in a while you will never rise in the world. You will never be anything better than a conductor, and you certainly have ambition to rise higher."

The conductor stammered something like an apology, and a moment later he was on the platform, admiring the beautiful autumn foliage

HURRICANE ISLAND

By H. B. Marriott Watson

CHAPTER XIX—(CONCLUDED)

HOLGATE was aware that the treasure was gone, and he wished to jockey us into a surrender. That was the gist of my interview, which I hastened to communicate to my companions. Legrand and Barraclough listened with varying faces. Expressions flitted over the former's as shadows over a sea, but the baronet was still as rock, yes, and as hard, it seemed to me.

"You people have all got a bee in your bonnet in respect of a compromise," he said with a sneer. "You follow the Prince, and God knows he's no judge. He's a fanatic. Phillimore, haven't you tumbled to that yet?"

He was a fanatic, it was true, but I did not like Barraclough's tone. "Then you would trust the lives of this company, including the ladies, to Holgate?" I asked sharply

"With proper reservations and safeguards," he said.

I threw out my hands. "You talk of safeguards, and you're dealing with a cutthroat. What safeguards could you have?"

"Well, we might stipulate for a surrender of all the firearms," said Barraclough, knitting his brow.

"It wouldn't wash," said Legrand decidedly. "Do you think they'd give up all they had? No, it would only be a pretense—a sham. I agree with the doctor that Holgate's safety is only spelled out by our deaths. There you have it in a nutshell. The man can't afford to let us go free."

Barraclough assumed a mulelike look. "Very well," said he; "then we're wiped out as soon as he cares to move," and he turned away angrily

An hour later I was passing the ladies' cabins when a door flew open and mademoiselle jumped out on me in a state of agitation.

"What is this, Doctor?" she cried. "This 'Olgate offers to put us on shore safe, and you refuse—refuse to give him up the money. You must not. You must bargain with him. Our lives depend on it. And you will arrange that he leaves us sufficient to get to civilization again."

"Mademoiselle," said I quietly, "I am not in authority here. It is the Prince."

"The Prince, he is ill," she went on in her voluble French. "He is not master of himself, as you well know. He is not to be trusted to make a decision. Sir John shall do it. He is captain"

"It should be done with all my heart, and now, mademoiselle," I said, "if we could put any reliance on the man's word. But how can we after his acts, after this bloody mutiny?"

She clasped her hands together in terror. "Then we shall be doomed to death, monsieur. Ah, try—consent. Let us see what he will offer. Sir John shall do it. I mean it—me, whose life is at stake."

I was sorry for her fears, and her agitation embarrassed me. Heaven knew I understood the situation even more clearly than she, and to me it was formidable, pregnant with peril. But what could I do? I did what I could to reassure her, which was little enough, and I left her weeping. The singing-bird had become suddenly conscious of her danger and was beating wildly against the bars of the cage. Poor singing-bird!

Princess Alix had taken upon herself the office of nurse to her brother, and, although he refused to acknowledge the necessity of a nurse, he seemed glad to have her in his room. When I entered early in the afternoon, after tending my other patients, they were talking low together in German, a tongue with which, as I think I have said, I was not very familiar. But I caught some words, and I guessed that it was of home they spoke, and the linden trees in the avenue before the castle of Hochburg. The Princess' face wore a sad smile, which strove to be tender and playful at once, but failed pitifully.

"Doctor Phillimore, my brother is not so well. He—he has been wandering," she said anxiously under her breath. I had been afraid of the dent in the head. I approached him and felt his pulse

"It will not be long, Doctor, before we have these scoundrels hanged," he said confidently, nodding to me in his grave way. "We have nearly finished our work."

"Yes," said I; "very nearly."

I did not like his looks. He raised himself in his chair. "*Den lieben langen Tag*, Alix. Why, don't you sing that now? You used to sing it when you were but a child," he said, relapsing into German. "Sing, Alix." He stared about as if suddenly remembering something. "If Yvonne were here she would sing. Her voice is beautiful, ach, so wonderful!"

HOW STRANGELY DID THAT SLENDER VOICE OF BEAUTY TOUCH THE HEART

There was a moment's silence, and the Princess looked at me, inquiringly, as it appeared to me. I nodded to her, and she parted her lips. Sweet and soft and plaintive were the strains of that old-world song. Ah, how strangely did that slender voice of beauty touch the heart, while mademoiselle had sung in vain with all her art and accomplishment!

Den lieben langen Tag
Hab' ich nur Schmerz und Plag,
Und darf am Abend doch nit weine
Wenn ich am Fenster steh
Und in die Nacht hinseh'
So ganz alleine, so muss ich weine.

Her voice had scarce died away gently when a sound from without drew my ears, and I turned toward the door. The Prince had closed his eyes and lay back in his chair, as if he slept, and his face was that of a happy child. Motioning to the Princess to let him stay so, undisturbed, I moved to the door and opened it noiselessly. I heard Legrand's voice raised high as if in angry altercation, and I stepped into the corridor and closed the door behind me. I hurried down to the barricade, and found Barraclough and Legrand struggling furiously

"Shame!" I called "Shame! What is it?" And I pulled Legrand back. "He's only one arm, man," I said reproachfully

"I don't care if he has none He's betrayed us," cried Legrand, savagely angry.

I stared. "What does it mean?" I demanded.

"Why, that his friends are outside, and that he wants to admit them," said Legrand with an oath.

Barraclough met my gaze unblinkingly. "It's more or less true," he said bluntly, "and I'm going to let them in I'm sick of this business, and I've taken the matter in hand myself. I'm captain here"

He spoke with morose authority and eyed me coolly. I shrugged my shoulders. We could not afford to quarrel, but the man's obduracy angered me. Alas, I did not guess how soon he was to pay the penalty!

"Then you have come to terms, as you call it, on your own account, with Holgate?" I asked.

"Yes," he said defiantly.

"And what terms, may I ask?"

He hesitated. "They can have the treasure in return for our safety. You know my views."

"And you know mine," said I. "Then I may take it you have revealed the secret of the treasure?"

"What the deuce has it got to do with you?" he replied sullenly. "Stand out of the way there. I'm going to open the door"

"And why, pray, if they already have the treasure?"

"You fool, it's only Holgate, and he's here to get us to sign a document"

"Meaning," said I, "that we are not to split on him, and to keep silent as to all these bloody transactions."

"It's our only chance," he said savagely. "Out of the way."

I hesitated. If Holgate were alone there was not much to be feared. And, the treasure being now in his hands, what could move him to visit us? Surely he could have no sinister motive just then. Could he, after all, be willing to trust to his luck, and release us, his predestined victims, as the unhappy Prince had trusted to his? The omen was ill. The barricades had been removed evidently before Legrand had arrived on the scene to interfere, and even as I hesitated, Barraclough turned the key, and the door fell open. Holgate waddled heavily into the corridor and took us all three in with his rolling eyes. His face seemed to me broader, more substantial and darker than ever, and his mouth and chin marked the resolute animal even more determinedly. The open door was behind him.

"As Sir John will have told you," he began slowly, moving his gaze from one to another, "I have come on a little business with him, which we've got to settle before we part"

Legrand stood in angry bewilderment, and as for me I knew not how to take this. Had he come in good faith?

"I would be hanged if I would have struck a bargain with you, Holgate, or dreamed of trusting you," said Legrand, fuming. "But as it's done, and you have the spoils, what's your game now?"

Holgate sent a quick look at him, and passed his hand over his forehead. Then he eyed me.

"What do you suppose I'm here for?" he asked, his eyes looking out as tigers waiting in their lair. "All unarmed and trusting, as I am, it is only reasonable to suppose that I come to fulfill my promise to Sir John here. He knows what that was, and he's done enough to have got his money's worth."

"We will sign if you produce the document," said Barraclough curtly. "You'll sign, Phillimore, and you?" he said, looking at Legrand.

It had the air of a command, but what else could we do? We were at Holgate's mercy, and the act of signature could do us no harm. On the other hand, it might save us.

"Yes," I said reluctantly; "I'll sign, as it's come to that."

"I'll follow," growled Legrand. "But if I'd known——"

"Hang it, let's get it over," said Barraclough. "You shall have our word of honor as gentlemen."

"It's a big thing you're asking," said Legrand moodily. "I don't know. Let's think it out."

"I MAKE YOU A PRESENT OF YOUR PARTY. GOOD NIGHT, DOCTOR"

"And the Prince?" said Holgate. "He must sign. You can manage him?"

Barraclough frowned. After all, it seemed more complex now with the cold light of reason on the compact.

"Look here, man," said he—and I never was nearer liking him—"if you'll put us ashore within forty-eight hours after floating—and you can—on the Chile coast, you'll have a fortnight's start, and can chance the rest. Dash it, Holgate, take your risks."

Holgate showed his teeth in a grin. "I have lived forty years," said he slowly, "and, by thunder, I've never taken an unnecessary risk in my life." And he whistled shrilly through his teeth

Instantaneously (for they must have been in waiting) half a dozen of the mutineers dashed through the doorway, and before any of us could finger a weapon we were in their grip It was the simplest booby-trap that ever was laid, and yet it was prepared with consummate skill. He had come alone and unarmed, he had held us in converse, and when we had lost our sense of suspicion and precaution he had brought his men upon us. Down went the lid of the trap! I could have kicked myself.

Legrand struggled, as did Barraclough, but what did resistance avail?

"Steady!" said I. "It's not a question of war just now, but of parley." And I raised my voice so as to be heard above the noise. "What does this mean, Holgate? More treachery of a special black dye?"

He seated himself on the barricade. "You may call it revenge," said he, considering me. "I exonerate Sir John, and I think Legrand there, but I'm not sure about you."

"You're a black traitor!" cried Barraclough, impotently fierce.

"Whoa there, Sir John, whoa there!" said the mutineer equably. "I've already said I exonerate you, but, hang it, man, you're a flat. They've tricked you. I'm no traitor. I'd have stuck to my bargain and trusted you, but, by Heaven, what am I to do when I find I'm dealing with a pack of hucksters?"

"What's your game?" repeated Legrand, blowing hard. Holgate indicated Barraclough. "If he had carried out his part I was prepared to carry out mine; as he hasn't——" He left his end in space.

"You haven't the treasure?" I cried in surprise, but Holgate's gaze had gone beyond us and was directed at something down the corridor. I moved my head with difficulty, and as I did so I saw Holgate take a revolver from one of his men. He sat fingering it; and that was all I observed, for my eyes, slewing round, had caught sight of the Prince and Princess. The Prince moved heavily toward us, with an uncertain gait, and Alix's face was full of terror and wonder. In that instant I remembered something, and I saw in my mind's eye the figure of the Prince laboring through the doorway that gave access to the stairs to the lower deck. It was he who had removed the treasure, and Holgate had been cheated a second time

Even as this revelation came to me I wondered at the self-restraint of the man. He was as cool as if he sat at dinner among friends, merely resting a finger on the trigger of his weapon, the muzzle of which he held to the ground.

"What is this, sir?" demanded the Prince, coming to a pause and staring at the scene. Holgate answered nothing. I doubt if the Prince had seen him from where he stood, for he addressed Barraclough, and now he repeated his question with dignity. At that moment a door opened somewhere with a click, and mademoiselle entered the corridor. Barraclough made no sign, but with his teeth on his under lip stared before him helplessly

"But you have the treasure," suddenly cried a tremulous voice in broken English, and mademoiselle was in our midst. "Go back, messieurs; you have broken your word You have the treasure"

The Prince stared at her "What treasure?" he asked with a puzzled expression.

"Sir John has made peace with them," she cried excitedly "He has delivered up the treasure, and they will let us go free. It is all settled. Let him go, 'Olgate. You shall let him go"

"Why," said the Prince with a singular expression on his face, "it means I am surrounded by traitors. There is treachery everywhere. Yvonne, you have betrayed me"

"Ah, *non, non*," she cried, plaintively clasping her hands together. "We shall be saved. Sir John sees to that."

"So you made terms?" said the Prince to Barraclough in his deep voice of fury.

"I acted for the best," said Barraclough; and now that he met the storm he faced it with dignity. Perhaps I alone knew the measure of his temptation. He had fallen a victim to the arts of a beautiful woman. There was naught else could have melted that obdurate British heart or turned that obstinate British mind. This obtuseness had been his ruin, and he must have recognized it then; for he had admitted the enemy, and our stronghold was in their hands. But the last blow had yet to fall

"Fool!" said the Prince with a bitter laugh. "The treasure is not there. You have played without cards."

"Hang me if I didn't think it was his Royal Highness," said Holgate in his even voice, and as he spoke he rose into sight.

It was grotesque as it sounded, certainly not a bit like the prelude of high tragedy; yet that was on the way, and fell at once. Holgate's voice arrested the Prince, and he started, as if now for the first time aware of the presence of the mutineers. Till that moment he had merely been bent on rating a servant. With the swiftness of lightning he drew and leveled a revolver. I saw Holgate's fat bull neck and body lean to one side and drop awkwardly, and then an exclamation sprang up on my left, where Gray and another were holding Barraclough captive. The bullet had gone over Holgate's head as he dodged, and had found its home in Sir John's heart. His body drooped between the captors The Princess gave a cry of horror. Holgate cast a glance behind him

"You're too dangerous," he said easily, and put up his own weapon. But before it could reach the level the Prince, with a slight start, clapped the revolver to his own head and pulled the trigger. "Alix," he cried weakly, and then something low in German, and as he fell the life must have left him

His sister bent over him, her face white like the cerements of the dead, and mademoiselle ran forward

"Frederic!" she cried, "My Frederic!" and broke into violent sobs.

CHAPTER XX—THE ESCAPE

THE shock of the tragedy which had taken place in so brief a space and so unexpectedly threw me into confusion I know I was gazing at the Princess, who was bent over her brother, and I heard the weeping of Mlle. Trébizond, punctuating the deep silence which had fallen after those two reports. There was some movement among the mutineers which I did not understand, and presently I found that Legrand and I were being marched to one of the cabins.

"Doctor, do you know anything of this?" sounded a voice in my ear, and I was aware that Holgate was speaking. "The treasure, man, the treasure!" he added, seeing, I suppose, some bewilderment in my face.

"No," said I shortly; "the only man who did is dead"

"Very well," said he sharply. "I'll deal with you when I have time," and he hurried off

Our captors shoved Legrand and myself into what had been the Prince's smoking-room, and gave us to understand that we were to be shot down if we made any attempt to escape. The rest of these pirates, I conceived, must be in full cry after the spoils, for I heard the sound of the doors being opened and the noise of voices exchanging calls and sour oaths. Presently the door was thrust wide and the Princess and mademoiselle were ushered in unceremoniously. They were resolved to box us up in our prison until they had settled on a fate for us.

The Princess was pale, but quiet, in contrast with her companion, who was still in a storm of sobs. She declared that she was doomed, that she was betrayed, and in a breath vowed that her Frederic would have saved her had he been alive. She appealed to us in turn for aid, and called God to witness that we were cowards and would desert her and hand her over to death. In a word, she behaved with that hysterical exhibition of nerves which I had noted in her at the outset of our hapless voyage. Princess Alix, on the other hand, was still and silent. She made no attempt to calm her companion, and it was as if she heard not those weak and selfish wailings. Once her blank gaze fell upon me as it wandered, and I was alarmed, so tragic were the eyes. I got up and put my hand impulsively on her arm

"Princess!" I said in a low voice.

Her lip quivered. She hid her face. I went back to my seat. Who was I that I should intervene upon that infinite private sorrow? No; the past was not for me; the future

faced me, pressed upon me, staring bleakly and cruelly upon our condition. Was all over? Had we to remain there, merely at Holgate's pleasure, helpless victims to his will, sheep ready for the slaughter that he destined for us? I swore in my heart in that hour that it should not be—not without a struggle. I took God to witness in my inmost soul that I would die before harm should touch the Princess. No; all was not lost yet, not so long as we were free to move and breathe and think intelligently.

But if anything were to be done it must be attempted ere Holgate remembered us again. He had placed the guard upon us, and he would not turn his thoughts our way again until he had either found what he was looking for, or despaired of finding it. How long would the search go on? As I revolved the situation in my head ideas began to assume form in my quickening brain. In the cabin, under watch and ward, were the two ladies, Legrand and myself. Lane and Ellison were elsewhere, if they had not been killed by the mutineers, as I almost feared. Also, there was Juliette, mademoiselle's maid. What had become of her? It was not death I feared for her. But the mutineers, it was quite certain, would think of nothing but running to earth the treasure for the present. The Prince had successfully concealed it, but, of course, the space on a yacht is limited, and it seemed as if in time the discovery must be made. How long would it be? But then came in a flash a disturbing thought. They would abandon their hunt when the light failed until the following morning, and the interlude would direct their attention to their unfortunate prisoners. If they found the treasure by that time it might be too late for us, but if they went on till dark—I thought I saw light at last in these reflections. We must wait and act as soon as darkness fell

One thing that gave me hope was that our guards showed no special vigilance. I suppose this was partly because we were considered to be safely disposed of, and partly because they were interested in the progress of the search. Now and then one of them opened the door and glanced in, shutting it again abruptly, to resume conversation with his companion. We had been deprived of our weapons, and the outward windows toward the deck were so small as to forbid the possibility of escape that way, even had the intermittent visitations of our sentries been wanting. Another thing encouraged me, which was, that we were free to talk unheeded. What could the communion of helpless, unarmed prisoners matter? I glanced at Legrand, who sat back, his eyes staring at the ceiling, his arms folded, a deep frown bitten in his forehead

"Legrand," I whispered. His eyes dropped to my level. "They will be busy till dark. What about dusk?"

He stirred, and shifted toward me. "Odd. I've been thinking the same," he answered in a low tone "We may have one more chance if we make it"

"We must make it," said I.

"I'll tell you what it is, Phillimore," said he. "There's something we can't do without, in our circumstances, and I think I know where to find it." He rose, and opened a cupboard in the wall, from which he brought out a bottle of brandy, some glasses and some tinned foods. "There's always been some kept here," he added, "and, as I live, a knife, if only a jack-knife. Well, she'll do, man—first to open the tins, and then——"

When the tins were opened I endeavored to persuade the Princess to eat. She refused at first from lips of marble, but I used my authority as a doctor.

"Come," I said with asperity. "You're under orders here, Princess. You must do as you're told."

Her lips quivered. "I will try," she said in a strangled voice

Mademoiselle had sat up some time ago and dried her tears. I think she had worn herself out; that passion of weeping, and her nimble wits began to flow again.

"You are right, Doctor," she said. "It is well to eat, otherwise we become weak. I will eat and then see what may be done."

"Bravo, mademoiselle," said I "That is spoken like a sensible woman."

"Yes," she went on. "I will try my eloquence upon them—those beasts. They will not harm me if I speak to them. It was Sir John before, and he was only a man, and clumsy. I will sing to them, if necessary. I will charm them. Have I not done it before?"

I wondered if the poor lady had any guess in her mind, had any realization at all, of what human passions, let loose as upon that ship, amounted to. She spoke as a child, as a vain and hopeful child, boasting of her influence; but it was the mood I wanted rather than the hysterical state of tears We ate, and drank a little brandy and water without interruption from without, and turned once more to the thought of escape. The search was still going on, as sounds that came to our ears indicated, and slowly the room darkened with the enveloping night. I could just see the Princess across the cabin, in the seat she had never left, her beautiful face dissolving mistily into the growing darkness. Legrand whispered to me:

"They're still hard at work We shall have our chance soon."

Our plan was simple, if we could once get quit of our guards. One of the smaller boats lay on the starboard side, and, hanging outward from the davits, would, from the slant of the Sea Queen, as she lay on the rocks, be easily dropped and floated. If we could lower her into the water and get the ladies into her it would be possible, under cover of the darkness and the preoccupation of the mutineers, to reach the island. Once there, we must, of course, trust to our luck for food and shelter.

Legrand got to his feet and moved noiselessly toward the door. The yacht was comparatively still, and we could hear the lapping of the quiet sea beyond the broken windows. I followed him

"We have one jack-knife," I whispered in his ear. He nodded.

"And there are two men," he whispered back. "Is the door locked?" He fumbled softly.

"I don't think so. They did not turn the key last time But it's a question of who's outside. If the body of the mutineers are there still we're gone. If the two are alone——"

"They are alone," I whispered. "I can hear no noise. They're hunting elsewhere."

"The darkness about suits us now. Explain to the ladies," he said under his breath. "Let them be ready."

I went back to the couch and poured out my story through the darkness. I spoke to two shadows, and as I did so a hand moved in the air and touched mine. I took it, and it was cold like the snows in January. I pressed it softly.

"Be of good heart. I will come back. And do not cry out"

Even as I stole back in that critical moment my heart bounded, for I knew to whom the hand belonged. Body of Love! should not I know it in the grave? I reached Legrand

"Ready," I said

"You take the nearest," said he. "A jack-knife carries farther."

"I shall want it," I said. "I have only my fingers."

"You shall have it," he said grimly. "One at a time Finger on throat, mind you, and no noise. Have you got your muscles back? You're a strong man, Phillimore, but, by Heaven, all rests on your fingers. And you have been wounded."

"I could tear down the pillars of Gaza at this moment," I replied. "My blood's afire."

"God be with us!" he muttered, and slowly turned the handle.

The door opened inward, and in the darkness loomed a single figure. Legrand sprang, and the two disappeared in a heap upon the floor. I had leapt to one side and was feeling in the air for my enemy, but my hands took nothing, nor could my eyes make out another figure in the gloom. Presently something rose from the floor, and I heard Legrand's voice:

"He's alone. There was only the one"

"Yes," I whispered back. "And the mutineers are gone from here"

Faint noises issued from below, acquainting us in what direction the search had flowed

"All the better," said Legrand "The way's clear for us Where are the women?"

I found my way into the cabin again and called them in a low voice. "Give me your hand," said I to the first that reached me. I recognized the tall figure. Mademoiselle was *prude*. I conducted both through the doorway, and the Princess stumbled and gave vent to a little moan. It was the dead man. I pulled her to me

"Legrand," said I, "you must take mademoiselle. She will not find her way alone, and I must have an arm free."

"I want two," he growled

At that moment there was a beam of light flashing from the cabins across the way Legrand gave vent to a hiss of warning, and moved off. I could see his shadow for a moment, and then it was swallowed in the blackness. He was waiting and watching outside the cabin. The light streamed out in a fan toward us, and revealed, in the opening of a door, a man's form, and even as it did Legrand struck. The man went down in silence, and Legrand bent over and picked up the lantern which had crashed to the floor. He stooped and examined the face of his victim. Then he crossed to us, and on my arm a hand was trembling like a leaf in the wind.

"Courage," I whispered, and I groped for mademoiselle on the other side

"It was the other man," said Legrand calmly "I don't know what he did there, but we've got a bull's-eye, which is so much to the good. Come, let's get on."

We passed down the corridor, and through the bare doorway to the deck. Here the breath of the night blew softly on our faces. Legrand moved along the bulwarks till he reached the davits from which the boat depended He cut at the ropes above, standing into the opaque blackness. Presently I heard a splash. I did not offer to assist, for he had the knife and the knowledge; the two women were my charge. It must have been twenty minutes that we waited there silently, deep in the security of the darkness.

"She's down," said Legrand in my ear. "It's not a long drop, but it's a job for women. Do you think you can manage it?"

"I'm going to try," I said, and I whispered to the Princess: "Will you trust yourself to me? I must lower you into the boat."

"Yes—yes," she answered in a low voice

"Legrand," said I, "you go first. I'll lower them, and then I'll follow."

He made no answer, but slipped over the railing, and presently his voice sounded softly from below: "Now."

I took the Princess' hand from my arm. "You must go," said I. "Legrand is awaiting you. If I put you over can you hang by the rope and lower yourself? He will catch you."

"Yes," she said in the same voice.

I lifted her gently to the top of the bulwarks and put the rope in her hands, and I felt her go down slowly. I had faith in her, yet I waited anxiously until I heard the voice below: "Safe."

I turned to where I had left mademoiselle, but my hands moving in the darkness encountered nothing. She was gone.

What had become of her? I moved a little way, and almost fell on my face over some obstacle, which was soft and moved. I stooped, and felt there on the deck with a sudden misgiving. It was Mlle. Trébizond, who had gone off in a swoon. What was to be done? I racked my brains and could not see any means by which she could be lowered in that unconscious state to the boat. I called out to Legrand softly, informing him of the situation, and I heard an oath float on the air. Suddenly a thought came to me, and I leaned over. "Wait," I said; "I have an idea. I will be back shortly."

I had the bull's-eye, and now I turned it on and lighted myself back into the corridor. In a flash I had had a thought as to what the second guard had wanted in the cabin, and I retraced my way to it along the deserted corridor, and found the door open and the man's body blocking it. I stepped over this, and threw the light about. I had guessed

(Continued on Page 20)

THE BULLET HAD GONE OVER HOLGATE'S HEAD AS HE DODGED

THE SATURDAY EVENING POST

FOUNDED A: D: 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET PHILADELPHIA

GEORGE HORACE LORIMER, EDITOR

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A Free Show

THE growing ostentation of those rich people who take their wealth too much to heart is matched by the growing fondness of vulgar mobs to come peeping and jostling about where they are not invited. And loud are the complaints of the intruded upon—the "violation" of their "privacy" is "simply unendurable."

But they really don't want to be private. What they object to—in so far as their objection is sincere—is the kind of response to their practically public invitation to view the spectacle. They want the public to be awed and respectful, like dutiful "lower" and "middle classes." The public, instead, treats the show as a show and conducts itself as it would at any other show.

It is strange that Americans should care to gather and watch a lot of people make sillies of themselves, even if the admission is free. It is even stranger that there should be Americans childishly vain enough to offer the show—strange though that is.

Fellow-citizens, let us have less vulgarity all around.

Peace Work in the East

THE war correspondent? He is passing away. He is approaching the vanishing point. If present tendencies continue he will soon be as extinct as the auk. We shall miss his picturesque eloquence; we shall look in vain for his fervid words.

And yet there will be compensation—for the ending of the war correspondent's usefulness tends directly toward the ending of war. By corraling the correspondents, and censoring or suppressing their work, the Czar and the Mikado are doing more for the world's peace than could be accomplished by a score of Peace Congresses.

For the basis of successful war is the hope of glory; and glory has come to be synonymous with publicity. Therefore, without publicity the most powerful motive for soldiering will be removed. "Go where glory waits thee!" sang the poet. But glory isn't lying in wait for the soldier who can't get his deeds into the newspaper.

The public must have its war news promptly or not at all. After reading the brief report of a battle, with only the most meagre details, no one cares to see, weeks afterward, a lengthy account that has crept along by mail. Life in these modern days is rapid. People are impatient. The hero whose heroism is not chronicled by telegraph need never hope for belated fame. The glory which lingers laggingly is lost. And without glory warlike heroism is of slight account.

In the past all news came loiteringly, and so there was no drawback in delay. In the past, too, men entered the ranks of fighters as the best way to win both money and reputation. But all such conditions have changed.

If the war correspondent can now be kept permanently in the background war is sure to cease. If the war correspondent disappears war itself must disappear.

Without the impetus of glory, men will fight only from love of country or the defense of home and fireside. When it comes to that there will be no fighting to do. For only one side can fight for defense, and the government that wishes to fight for aggression will find only an army of unwilling conscripts, anxious to shun battle, and backed in this anxiety by united public sentiment.

When, with the stimulus of public glory removed, men seek only the good of their country, they will aim to secure that good by the achievements of civilization, education and peace. There will be business and industrial generals instead of army generals.

We sympathize, of course, with the disappointed soldiers in the present war. It is depressing to the strictly military ambition to have such bald statements go forth as that the Second Army Corps fought a battle at some unspellable spot, and that the Fifteenth Regiment removed to some unpronounceable town, with no mention of individual names except perhaps that of the commanding general—and as likely as not no mention even of him except by way of suggestion that he is surrounded by the enemy and that his destruction seems assured.

When the hero who swims a river with his sword between his teeth can no longer have the news of his deed flashed to millions of homes, when he who charges single-handed up a hill can no longer have his feat emblazoned the next morning in the newspapers, war will lose its last romantic glow, and swords will be beaten into pruning-hooks.

We shall miss the war correspondent. His fervid and pictorial eloquence has long delighted the world. But if the example set by Mikado and Czar shall be followed the place which has known him shall know him no more, and war itself shall cease.

A Hint for Visiting Filipinos

WE HAVE been entertaining a committee of Filipinos. True, they are above the average of their people and are in every way picked men. But a look at them, as they swelter from sight to sight in top hats and frock coats, boiled shirts and patent leathers, must dispel the delusion that the Philippine Islands are peopled with savages. These specimens look like Japanese and Chinese, and have an alert way of peering about that suggests keen mentality.

May they not "drop to" what an easy-going person Uncle Samuel is if you stroke him the right way long enough? If they do we shall never get rid of the Filipinos. They will hang to us like a dairyman to a thirty-quart cow, and will patiently await the time when some political party shall desperately need a bunch of new electoral votes.

The Return to Nature

NO MAN who worked out a plan for living a hundred years ever carried out his program, because death cut short his experiments. Thousands of persons who had no plans have lived over the century mark. Some of the most eminent of the health theorists went to early graves.

What wonder, then, that so little attention is paid to the increasing multiplicity of rules about food and exercise, and how prone are we to enjoy the *mot* of Evarts, who, when asked if it were not injurious to drink so many different wines at banquets retorted, "It is the indifferent wines I fear." It is folly, of course, to turn a deaf ear to the voice of experience, and every wise man benefits by the wealth of information that science has placed before us; but there is real difficulty in choosing between the abounding contradictions. Hardly two sets of rules agree, and the various fads are always at war.

Good, plain food, however, needs no prescription; temperance in eating and drinking means safety; regularity justifies itself; constant employment is the only remedy against fretting; and strong purpose and enthusiasm in work give wings to time and youth to old age. The great problem in modern medicine is immunity, the prevention of disease by keeping the body strong and natural; and people are wisely unlearning their past mistakes, and shunning medicines and drugs and nostrums as they would poisons and other dangers foreign to the needs and profits of the human body.

It may be that after a few more generations of progress men and women will become as wise as those simple ancestors who lived before their jokes got into the patent-medicine almanacs.

The Individual and the Ideal

THE case of the captain of the tragically fated Slocum has thrown into a lurid light the eternal conflict between the rights of the individual and the social ideal. Whether or not he did the best that could have been done with his craft will, perhaps, never be decided; but that does not affect the larger issue. It seems certain that he did all a man could for the lives of his passengers before he leaped from his ship; but that, again, is beside the question. It is the lofty tradition of the sea, sanctified at the cost of many devoted lives, that an officer who has lost his ship and his passengers shall not save himself.

From the point of view of the individual his martyrdom is useless, merely adding one to the already frightful list of the dead. From the point of view of society what he does is to proclaim by his willing death his sense of the heroic responsibility of his class. So long as captains are of a mould to share the death of those whose lives are in their keeping they are worthy of the confidence of the world. Relax one jot from this lofty and rigid ideal, and the way is open to men of the kind we have too often seen in command of sinking French vessels.

In the case of sea captains, it may be observed, most landsmen stand firmly for the ideal. But—to select only one of the analogous instances that strike nearer home—how is it in the case of the ideal of marriage? More and more every year men and women whose married life has been wrecked are seeking their individual happiness in the divorce court, abandoning an ideal that is the result of thousands of years of human experience.

The rights of the individual in such respects as these have, in fact, been the subject of a vigorous and increasing propaganda, as witness, among other instances, the growing repute of the plays of Ibsen. Now is the time for every one of us to do a lot of deep, frank and devout communion with his own soul.

Do Vacations Pay?

RUSSELL SAGE is out flat-footed against vacations; but everybody laughs, because he is generally regarded as an awful example of thrift and industry gone mad. Still, are there not many young men who profess serious intentions in the matter of success and not mere flirtation who might profitably ask themselves, Can I afford to take a vacation?

To the young man whose thoughts are on vacation all the year round this is of no importance; but to the young man whose work is his main, his paramount interest, a two weeks' break of the continuity may be a hurtful set-back. The excitement about vacations arises chiefly from the delusion that it is work that impairs the health. The truth is, of course, that work affects the health only of him who spends most of his energy in some form of self-indulgence, and if it weren't for the healthful regularity of work he would break down altogether.

A great many very wise and long-lived men have taken vacations in order that they might be free to work harder than ever.

The "Yellow Peril" Again

ALL our truly great journalists, statesmen and volunteer thinkers agree upon the existence of the "yellow peril"; but they radically disagree as to what the yellow peril is. Some hold that the triumphant Japanese will set the teeming millions of the Orient at work manufacturing cheap goods with which they will flood the Occident. Others hold that the yellow peril is military—the Japanese arming the teeming millions aforesaid and flinging them upon the Occident in such wars as those that submerged ancient Rome. Happily, both perils cannot coexist. If the teeming Orient millions are at home manufacturing cheap goods they cannot be away from home making war. Further to allay fear, if the Orient sends forth floods of cheap goods the millions of buyers of those goods will, at least, survive the inundation—else, how could goods be sold? Finally, if Japan means civilization—and who now doubts that she does?—then she does not mean war; for civilization means peace, except in the minds of boy-men, who remain forever at the blood-and-thunder-novel stage of life.

"Yellow peril" is not a bad subject for debating societies; but as a serious proposition it ranks with a pumpkin-shell with eyes, nose and mouth cut in it and a candle inside.

Japan and Her Four G's

MOLTKE'S famous saying about war was that, in order to succeed, a nation required the four G's—Geld, Geduld, Genie and Gluck.

In the great contest in the Far East neither of the combatants has any too much gold, and as for more gold, it is problematical if they will be able to float the new loans that will be very necessary, except at a heavy discount and to their serious embarrassment in the future. So far the factor of genius has not appeared to any marked degree, and all the luck seems to have followed the line of the best work and the most efficient preparations.

It is an apt illustration of the modern tendency to eliminate both luck and genius from serious plans. They are not calculable elements, and business of to-day, whether it be war or peace, deals with certainties. These things are shown in the schemes and methods of the Japanese, who have, in their way, supplanted Moltke's four G's with their own four P's—Patriotism, Preparedness, Persistence and Patience.

Money could not buy the patriotism; luck would never have supplied the preparedness; and persistence and patience are more reliable than the precarious flash of accidental genius. And as it is with Japan, so it is with the rest of the world and the problems of mankind.

THE NATURAL HISTORY OF A GENTLEMAN

Being the Autobiography of Mr. Herbert Spencer

By WILLIAM ALLEN WHITE

THE purveyor of American literature is the "buyer" for the department store. Late in July, during the sag in trade, he leaves Kansas City, Los Angeles, Minneapolis, Cleveland or Pittsburg and "runs down" to New York. After he has bought everything, from the Mission furniture for the room just under the roof to the earthenware for the basement, and has secured all the necessary bargains for the season in muslin underwear and "gentlemen's suspenders," it suddenly flashes across his mind, during the hour before the train starts for Atlantic City, that he has forgotten the book department. In the twenty minutes allotted to him the buyer goes over the list furnished by Miss Morgan, of the book counter, and adds to it such other books as by their apparent appurtenances lead him to believe that they would tie up well with the package of chocolates which the young man takes out to the young woman Sunday evening

Miss Morgan generally does not like books that do not "end well," and the buyer insists on books that have dadoes on the cover, so that between the two, like the late Mr. and Mrs. Spratt, "they lick the platter clean" as far as the possibilities for bad literature are concerned. Under this system most books containing anything that requires serious thought are sold in sets for decorative purposes in libraries after their authors are dead; and women's clubs on alternate Tuesdays bewail the decline of the True Literary Spirit, and grow bright-eyed and gurgly over the b-e-a-u-tiful, pellucid, exquisite English written by the talented short-story writer, who always has such lovely things in the magazines. Readers of illustrated periodicals full of purple pictures for pale people will not care for the recently published autobiography of Herbert Spencer. They will hear that it is "deep," and, thinking it is full of headaches, and knowing that the fellow does not marry the girl at the end, they will turn from it to something "quick and devilish"—as old-fashioned people select their fiddle music. The Spencer autobiography is not "quick and devilish." Readers who are looking for impassioned outbursts on subjects not mentioned except in privileged communications to lawyers, doctors or priests, such as Marie Bashkirtseff and Mary MacLane delivered, will look in vain in the autobiography of Herbert Spencer. No bad air pervades the book; no confessions are made to relieve a tortured soul.

There is no record of intrigue nor chronicle of scandal in all the 1200 pages that fill the two dignified volumes. Apparently the book is not written to get even with any one, nor to set right any one, nor to say after one is dead what one feared to say in life. The autobiography is merely the natural history of a kindly old gentleman of sedentary habit who looked out upon the world with trained eyes and a clean heart.

The impression one gets after reading the autobiography is that of a character out of one of George Meredith's novels; one feels that he would like to see Mr. Mansfield, or Sir Henry Irving, or Mr. Willard put it all on the stage. In every chapter there are unconscious hints and inferences of the existence in the man of those "amiable human weaknesses" having spiritual flavor that we call delicious. The author does not see them as he sets them down. He is not trying to build up a paper character for himself. But as he writes in a straightforward way of the life he lived, and the motives that impelled him on his way, the reader sees what the writer has not seen: a sensitive, unchildlike, rather long-legged, castle-building, unplayful, mooning boy grow into a serious-minded, supersensitive, solemn, visionary, imperious, querulous youth, with no liking for girls because they are trivial. Then the reader sees that youth grow into a hard-working, hard thinking, hard-headed, cantankerous man, with a kind heart ashamed to show itself in the lofty society of so great and so logical a mind, and with a soul big with ambition for a work that brought neither fame nor wealth, but only satisfaction with the day's work. Slowly with the coming years the reader sees the shut-in man's sympathies for humanity in the concrete atrophy, and the old man appears, broken in health, alone in the world, going lonesomely from his club to his lodgings, avoiding strangers, surrounded by children borrowed from his friends, and when forced into the society of his kind sitting bolt upright with ear-stoppers in his ears to shut out the murmur of talk about him; revising his life's work in solitude as "one who treads alone a banquet hall deserted."

This is only an impression, but it is worth while to read from the book itself some paragraphs which strengthen this impression. The first fifty pages of the first thick

volume of the autobiography are devoted to a study of the Spencer ancestry, and the writer shows that his family comes from dissenting stock—Huguenots and Hussites—which satisfies him that the disregard for authority and the disinclination to subscribe to forms because they are forms indorsed by tradition is an hereditary trait—just as his small hands and self-satisfied manner came to him (as he claims) because his immediate forebears were school-teachers and had the masterful ways and dogmatic manner of schoolkeepers. His mother seems to have been a woman who devoted herself to her church and her home and knew no duties outside of them. She never read her son's "philosophy" nor knew what it was about, but devoted herself to looking after her schoolmaster husband and her Methodist church. She must have been a woman who, until she put on mourning, reached her climax of joy by wearing a brown alpaca dress!

The elder Spencer began life as a Methodist, but later went to the Friends' meeting-house because he didn't believe in formal religion. He is described as "a tall, spare, upright figure with a tight-fitting blue frock, and with such an equable movement that he could not appear on the street without every one in it being sensible of the fact." He was a "Whig who had little interest in the personal politics of the day, and would never take off his hat to any one, no matter what the rank." "Improvement was his watchword." "Emendations in books were prompted by his desire for perfect fitness," writes his son. "I have his copy of Euclid which is full of words crossed out and marginal substitutions." He also marked up his dictionary. Nothing was perfect enough for him. "He held, for instance, that every one should speak clearly and that those that did not should suffer the resulting evil. Hence if he did not understand some question my mother put he would remain silent—not asking what the question was. He continued this course all through life, notwithstanding its futility. There was no improvement." From such a father, and somewhat such a grandfather, Herbert Spencer came. His father, one day, noticing him, aged four, tittering to himself, found that the conjecture as to what would happen if there were no one in the world but himself caused the child to smile. From the first he was full of problems. The boy was taught to take his recreation studying natural history, and he was familiar with big words and scientific names and scientific theories before he could read. As a special privilege—to let off youthful spirits—the child was allowed to take a camp-chair out in the fields and sketch. When he was sent away to another schoolmaster, his uncle, for instruction, at the age of ten, the boy Herbert and his father carried on an animated correspondence about problems in algebra. At fifteen he had discovered a new truth in geometry. A little later the correspondence from son to father turns away from mathematics long enough to consider more practical things.

"I have just invented an improvement on the air pump," he writes to his father—"that is, on the manner of working it. If you remember, I mentioned to you while I was home that I thought it would be a great improvement if we could turn the handle the whole instead of half-way round, because on the present plan you not only stand in a disadvantageous position, but every time you stop the handle you lose the momentum acquired by going half-way round; whereas, by my plan, in which there are only three more wheels, you may go right round."

And this at sixteen! The same year, at the time when most boys are reluctantly giving up bean-shooters and marbles, young Spencer sent an article to a local paper discussing the corn laws, and describing certain floating crystals he had noticed in common salt the year before. There was no hanging around the church at night, peeping in the windows and taking the girls home after meeting, for young Spencer. Not that he didn't have spirit; for when he was thirteen he got homesick and walked ninety miles in two days almost without food, that he might be with his father and mother—probably for the intellectual recreation. But his feet, if not all clay, at least had clay in the compound; it is recorded that in a moment of youthful exuberance he surreptitiously borrowed a gun from a rude boy of the neighborhood and went hunting, thus bringing himself into profound disgrace with his uncle schoolmaster. The next year, at seventeen, Herbert was a school-teacher himself, and the year after a civil engineer on the Birmingham and London Railway, with a force of men working under him.

"A letter to my father now recalls letters written from Hinton during my boyhood. In the respect that considerable spaces in them are occupied by mathematical questions," he writes, "one dated about Christmas" (when he was seventeen) "contained a demonstration of a theorem in conic sections, and another some speculations—very crude ones, indeed—respecting the relations between the pressure and expansion of steam and the relation of the two to temperature. In a letter of February the seventh I find a passage: 'You will very likely recollect that while I was in Derby I made many experiments on the formation of curves, and some of them, of which you first suggested the idea, were formed by the motion of a line of a given length through a fixed point, one end being moved according to some particular condition, and the other end describing some peculiar curve.'

"There follows an example of such a curve, with the sketch of the suggested instrument for utilizing the idea. A page of a letter of March is occupied by solutions of problems my father had sent, and another page by a calculation he requested me to make for allowance for curvature of the earth in leveling."

It is not surprising that a young man whose mind is occupied with conic sections and calculations on the curvature of the earth should find the society about the office where he

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was working rather frivolous. Speaking of the engineering office where he was working a few months later—still only eighteen years old—Mr. Spencer says

"The superintendence was not rigid, and the making of designs was interspersed now with stories not of an improving kind, and now with glances down at the passers-by (especially the females) and resulting remarks; there being, also, continuous accompaniment of whistling and singing—chiefly of sentimental ballads. As may be supposed, the code of morals (using the word in that absurdly restricted sense now commonly given to it) was not very high. It is an unfortunate concomitant of the engineering profession that it habitually carries young men away from those surroundings of family and friends and neighbors which normally serve as a curb, and places them among strangers whose opinions and criticisms exercise over them little or no influence. It is with them as with the medical students, who, similarly free from the restraints of home, show the effects of randomness of living—to use the mildest expression. Not unfrequently the behavior of our companions was a matter of remark between myself and a steady member of the staff with whom I became intimate, and we used to agree that it was impossible that they should come to any good. We were wrong, however. Sundry of them, whose after careers I have known, have turned out very respectable men—one especially, who, during many years, has been exemplary in all relations, domestic and social, and who, though in those early days without any thought beyond selfish pleasure, has, during a long, mature life, been a man of high aspirations as well as model conduct."

The picture of the young philosopher is almost complete. He adds these touches: "Alien in culture, ideas, sentiments and aims from most of the young men with whom this engagement brought me in contact, they regarded me as an oddity. Constitutionally wanting in reticence, I never concealed my dissent from their opinions and feelings whenever I felt it. This tendency to pass adverse judgment was soon observed and commented upon. 'He is a queer fellow; he's always finding fault with something or other,' was the kind of remark made in my presence."

Don't you know him? Haven't you met him a dozen times? If not, perhaps this will identify him a little more closely: "How little the thought of policy deterred me from displaying this constitutional habit may be judged. Happening to glance at some (engineering) plans which were being finished by one of these companions, I observed a shadow incorrectly projected. My remark upon it was met by the reply that it must be right, since he had been shown how to project the shadow by the resident engineer. To prove that I was right I made a model in cardboard of the structure represented, and, by using an artificial light, proved that the shadow would take the form I alleged. Of course, this conduct, coming to the ears of my superior officer, was not to my advantage." On Sunday he took long walks over the hills and discussed metaphysics with the other "steady young man in the office," and spent his spare time in reading Chambers' Euclid, and setting problems in mechanics for himself to solve. Also he wore a "long brown frock coat."

His First and Only Love Affair

This is the picture of the youthful philosopher as he has drawn it himself. Here is the only episode with petticoats in it that is found in the whole book, save when he denies coldly that he ever was in love with George Eliot. The young man, aged twenty, who was living at the home of his employer—a chief engineer of a railroad—had been rather inadvertently left alone in the house with a young woman while his host and hostess were called away. It was an opportunity for all sorts of adventure. But let the philosopher tell it:

"Whether Captain Moorsom supposed that she would restrict herself to the rest of the house, or whether he foresaw that she might occasionally visit the room which served as an office, I do not know. But this last result soon occurred. How it occurred I cannot remember. Probably the bringing of letters became the occasion for a 'good-morning.' Presently this daily salute grew into something, until by and by the greater part of the day was spent by us together in the office. Of course, the intimacy which thus sprang up with one just growing into womanhood was extremely agreeable; the more so because my previous life had kept me almost wholly out of female society. As I had no sisters, there had been no visits of girls to our house, and no visits on my part to houses where there were girls. While at Hinton I had sometimes seen the sisters of one of my fellow-pupils, concerning one of whom—a very beautiful girl—her brother occasionally quizzed me, not without reason. Yet, practically, this intercourse which now commenced in the office at Kingsend was my first experience of anything more than mere formal meeting. That Captain Moorsom should have been so incautious as to leave two young people together without restraint or oversight surprises me when I think about it; possibly knowing she was engaged, he thought that the preëxisting relation would furnish a sufficient check. But if this was his thought he did not duly consider me in the matter, leaving me unguarded by the knowledge. However, no harm of any kind happened, notwithstanding the length of time we daily passed together. Her society was doubtless beneficial, though not, perhaps, conducive to the fulfillment of duties. Probably, among other effects, it tended to diminish my *brusquerie*; an incident proves that this was conspicuous. One day, after some speech of mine, she remarked: 'If any one else had said that I should have been offended.' This, while it implies my bluntness, also shows how quickly it had become manifest that it was my habit to utter thoughts with but little consideration; and shows, too, how readily, when this trait is recognized as innate, things which would ordinarily imply intentional rudeness are accepted as matters of course.

"After the return of the family, and before my entanglement of feelings occurred, there came on a visit the young man to whom she was engaged, then an undergraduate at Oxford. When, one Sunday afternoon, we sallied out for a walk with the children she, taking his arm, looked over her shoulder smilingly and rather mischievously to see what effect was produced on me, there being an evident suspicion that I should not be pleased. The revelation was not agreeable to me, but still it did not give me a shock of a serious kind. Matters had not gone far enough for that."

The Years of Early Manhood

A more exact representation of a bashful yet self satisfied young man, scientifically examining the female of the genus homo and almost falling in love with the specimen, is rarely found in English literature. Thackeray could not have done better in the same number of words, and yet this is all set down in passionless seriousness, and, so far as the autobiography records, it is the nearest approach this self-centred, nervous, high-strung man came to a love-affair. The book tells how he used to walk and talk with George Eliot until the gossips linked their names, but it is apparent that they were more interested in wrangling over the Comtean philosophy than they were in love-making. The affair with George Eliot was an affair of the head, not of the heart.

As Spencer passed into his twenties he ceased to be an engineer and became an inventor, though not a successful one—and from that a writer for the magazines in his early thirties. He does not seem to have taken any particular aim in his first writing. He discussed many widely different topics; yet in all of his discussions there was the same general tendency of thought. Probably it was an utterly unconscious tendency, yet one may see in these magazine articles, as they are outlined in his autobiography, the photograph of the growing germ of the evolutionary idea. Spencer's mind was a highly sensitized plate. The current thought of the day was photographed on it. As the trend of thought moved from the old utilitarian idea to the new evolutionary idea, its progress was reproduced in the magazine articles of the young writer. He seeks to show in his autobiography that he was one of the discoverers or expositors of the idea of evolution. There is a constraint even in his references to Darwin which indicates a lurking subliminal jealousy of Darwin. Probably each was moving in the current of the times. If Darwin had not written the Origin of Species, and if Spencer had not written his Synthetic Philosophy, it is unreasonable to suppose that the world would still be accepting the theories of life and philosophy of fifty years ago, or that the current ideas of the evolution of mind, of body and of society which the world now accepts would have been materially different. But Spencer did gather from the current of thought that passed him those First Principles and those vital truths of life which have moved the world so far toward its

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ultimate goal in the last half of the past century as much as any other man then living. He had the brain required to catch the meaning of the spiritual forces about him and translate them into thought. His brain was focused right. Spencer has said somewhere that "a great man reacts upon his environment." He does that; but before he reacts upon his environment his environment must act upon him. He must absorb it, and translate it through his consciousness to the world's uses.

When Spencer had come to his full manhood he had worked his brain so hard that it broke down. He suffered from nervous prostration at thirty-five and never fully regained his strength. At that time his lifework was before him. None of the great things had been done that afterward made him famous as a world thinker. Yet there is evidence that they had been growing by some unknown process of unconscious cerebration, and that much, if not all, that occupied him during the years of greatest literary production in his life had been solved by his brain, and waited in the wings of his mind to come forth in utterance when their cues were spoken. The growth and development of these ideas is set forth in this autobiography with marvelous precision. Parts of the book must become a classic in psychology. It is artless in the sense of striving for an effect; but the bald, unadorned, scientific story of the way the prospectus of the Synthetic Philosophy sprang from Spencer's consciousness to the paper before him cannot fail to interest any one who likes to consider the processes of the human mind.

His Maladies and Whimsies

Before Spencer was forty he had become a chronic invalid. The nervous prostration that settled on him in his thirties never entirely left him, and at his best he was able to do but a few hours' work a day. It is apparent from the story he tells that he pampered himself and that he allowed the low spirits into which his malady took him to be his excuse for giving way to whims and humors. He became irascible, and he admits, with no particular shame about it, that he was rude at times and given to doing selfish things because they were "his way." He gloried in his defiance of custom and tradition. His dislike of a man's mode of thinking often made him ungracious to the man himself. Here is how he met Carlyle:

"I spent an evening at Carlyle's some fortnight since. He is a queer creature, and I should soon be terribly bored with him were I long in his company. His talk is little else than a continued tirade against the 'horrible, abominable state of things.' He was very bitter against the Exhibition, amongst other things, and was very wroth at the exposure to the public of such disgusting brutes as the monkeys at the Zoölogical Gardens. He talks much as he writes, piling epithet upon epithet, and always the strongest he can find. He has much color in his cheeks, and is evidently fond of a laugh, and laughs heartily. But his perpetual grumbling at everything and everybody is so provoking, and it is so useless to reason with him, that I do not want to see much of him. His wife is intelligent, but quite warped by him." Later Spencer writes: "The anticipation that my intercourse with him would be small was verified. My visits numbered three, or at the outside four—always in company with Lewes; and then I ceased to go. I found that I must either listen to his absurd dogmas in silence, which it was not in my nature to do, or get into a fierce argument with him, which ended in our glaring at one another. As the one alternative was impractical, and the other disagreeable, it resulted that I dropped the acquaintanceship."

One cannot but feel that Spencer had the right of this situation; yet one cannot help feeling that the mere right of it was not enough to have when the question of the acquaintanceship of a man like Carlyle was at issue. Spencer was the greater man of the two; he had more to say to humanity than Carlyle, and has said it, but it would seem that Carlyle might have been endured for what he did say.

Spencer probably regulated his life by doing exact justice to others, and stopping right there. His sense of equity was developed more generously than his sympathies. His relations with his fellows, as his autobiography reveals them, seem to be full-dress affairs. Probably in his whole life, as a boy and as a young man, no living human being ever cared to call him "Herb." One can imagine that men have lived who called Emerson Ralph, or Longfellow Henry; it seems altogether likely that some one when Tennyson was a boy called him "Alf." But the man revealed in Spencer's autobiography is so thoroughly a buttoned-up person that one imagines him born with his clothes on!

In America this buttoned-up attitude toward one's fellows indicates, to the popular mind, at least, the pedant and the pedant's effeminate view. But Herbert Spencer, judged by his autobiography, was the most masculine of men. His viewpoint is broad and sane, and he abounds in the simple view of life that one is accustomed to find in men whose chief virtue is their common-sense. He delights in smashing shams. The make-believes of false culture are Spencer's favorite targets. He hoots at the worship of the old master in art with a vigor of language almost Carlylian. Here is what he says of musical criticism: "There was a good deal which I rather tolerated than enjoyed—much that seemed to me manufacture rather than inspiration. A friend of mine said of orchestral music that when from any one instrument there came something worth listening to all the other instruments forthwith entered into a conspiracy to put it down; and though his remark ignored too much the effect of orchestral combinations, it pointed to the fact that most orchestral combinations are not sufficiently coherent. Above all, I was, and still am, intolerant of such solos as were performed by Sivori and other celebrities of the time—mere displays of executive skill.

"When I go to a concert I do not go to hear gymnastics on the violin. I may remark in passing that the applause given to such performances well illustrates the vitiation of opinion. Usually after a display of wonderful mechanical dexterity by an instrumentalist the members of the orchestra applaud; observing this, many of the audience, thinking these cultivated musicians must be the best judges, applaud loudly; and the rest of the audience join in the applause, lest they should be thought persons of no taste: the truth being that the brother instrumentalists applaud, not the music produced, but the triumph over difficulties, and thus the mass of hearers, following authority, as they suppose, are led to accept as music what is, in fact, the murder of music. In this case, as in multitudinous other cases, every one says and does what every one else says and does—lacking courage to do otherwise—and so helps to degenerate or to maintain a sham opinion. Considering that the ordinary citizen has no excess of individuality to boast of, it seems strange that he should be so anxious to hide what little he has."

These words ring so true to the commonsense of the average man that it seems hardly possible that they were written by so proper and precise a person as Herbert Spencer—the man this book reveals. For the impression of character one gets is that of a rather nice old gentleman who blew out the candle at night before doing so undecorous a thing as undoing his necktie.

His Work and What He Paid for It

When one closes the book the picture of the human being seems finished. One feels that Herbert Spencer was a lonely person, a city hermit, who let much that is sweet and fine in life pass untouched. He did a prodigious work with his brain, and will be known as one of the world's spiritual heroes. His work came as the result of a life of abnegation; for if he had stopped to get the sweets of life he might not have done his service to life. Romantic love had no place in his heart. His life was never shaken by a great sorrow nor moved by a great joy. At the close of his days he had a mellow philosophy of life; but he seems to have had no precious memories and no burning regrets.

The joys that the race holds dearest of all—those that come with mating and homing and brooding little ones—he gave that he might do his work, and at the close of a long life he found his hour of highest joy was passed looking at a sunset and hearing the piano played in the gloaming. How few men and women would tear from their hearts their dearest memories and substitute for them a cold joy like that of this philosopher's if Fate would give them in return his triumphs of reasoning and his fame! What a tangle life's system of awards seems at first; yet when one looks into a soul how just life appears; how jealously does Fate exact her price for whatever she gives! How Nature haggles over her bargains, and lets no cheat overreach her! The equality of all good men in those things which make for happiness is probably more nearly perfect than we who see merely the veneer of lives imagine.

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The Reading Table

Picture and Verse by H. W. Armstrong

Pretty little Irma Kohn
Tried to use the telephone.
Central said, "Can you stand closer?"
Irma shyly answered, "Nose'r."

The True Roosevelt

EUROPEAN appreciation of American politics is more picturesque than the original. A few weeks before the late Senator Hanna's death the following paragraph appeared in a Hungarian newspaper:

"Theodore Roosevelt, the American President, has a new rival for the Presidency. There is about to be an election in the United States, and Mark Hanna, a powerful man, will oppose him. It is difficult to understand clearly the American conditions in this country, but we learn upon investigation that before he became President, Roosevelt was a cowboy, and the cowboys, being the dominant party in the United States, elevated their companion to the Presidency. After Roosevelt's election the cowboys demanded the best offices, including two members of the Cabinet, but Roosevelt ignored their demands, so they have decided to avenge themselves and defeat him for reëlection. The cowboys wield a tremendous power in the United States west of New York City, and they have offered the Presidency to Hanna. A delegation called on him at his palace in the State of Cleveland and tendered him the nomination. Hanna has never been a cowboy, but, being ambitious, he has accepted the nomination, and it is thought he will be elected. We learn that Hanna will make his campaign on a wild mustang. He is an old man, but a daring and skilful rider. In his youth he carried off high honors as an equestrian and he is decorated with numerous medals."

Ants that Plant Crops

ENTOMOLOGISTS recently have been making a study of certain ants, found in Texas and Northern Mexico, which seem to be the most remarkable insects of their kind in existence. They have communal farms, which they plant with grain every spring, reaping the harvest in the autumn, and storing it away in their subterranean granaries. Apparently, they depend for their subsistence almost wholly upon this crop.

In parts of Sonora the farms of these ants cover tracts that extend over many square miles, and practically the only vegetation is the seed-bearing grass planted by the insects. Each settlement is plainly indicated to the view by a circular patch of bare ground from ten to thirty feet in diameter, around which is a broad strip of the growing grain in summer. In the centre of the bare patch is a hole, leading down to an elaborate system of rooms and galleries beneath the surface.

On the bare patch no sprout of any growing thing is permitted to show itself—the reason, as surmised, being that plants in the immediate neighborhood of the nest would interfere with the activities of the inhabitants and afford shelter to possible enemies, while the roots would be liable to penetrate the underground galleries.

The gateway is opened every morning and closed every evening. If a storm threatens it is shut.

The communal dwelling below ground is most complicated and very extensive, being divided up into working-rooms, living-rooms, granaries, and nurseries for rearing the larvæ. All of the rooms are connected by galleries, and usually they have dome-shaped ceilings, the walls and floors being carefully smoothed and covered with a sort of plaster. As a rule, there is one large storage-room, about two inches high by three or four inches in length, and there are many smaller grain-bins, some of which are sealed when full.

In the autumn, when the grain is ripe, the worker ants go out into their tilled fields and pick up the seeds which have fallen. These they carry to the "formicary," holding them in their jaws, and, while the harvest is in progress, each of several straight roads which radiate from the nest is occupied by a double column of the insects, one line moving outward into the field, and the other going toward the communal domicile, laden. After the crop has been gathered the stubble is cleared away by the ants with their jaws, in preparation for the next spring's planting—though how the latter process is performed nobody has definitely ascertained.

A Married Man's Musings

IT IS not good for man to be alone, but it is much less expensive.

Of all his wife's relatives a man generally prefers her mother-in-law.

A "perfect dream" of a bonnet is invariably followed by a nightmare of a bill.

After that, whenever the dressmaker's bill came, Adam probably had some heated remarks to make about snakes that couldn't mind their own business.

About the only time a fellow can get his wife's absorbed, undivided attention is when he talks in his sleep.

The first year a husband is kept busy learning to hold his tongue and the second year learning to hold the baby.

After a fellow has walked about fourteen miles every night for two weeks with the baby it pains him to be told by the doctor: "You look all run down. Evidently you are not getting enough exercise."

The girl who has dreamt for ten long years of a Sir Galahad Montmorency, who should bear her away to his mouted castle on a coal-black charger, generally winds up by marrying a fellow named Jones.

Globe-Trotting Animals

QUITE a number of animals are habitual globe-trotters. Notable among them are the geckoes—little green lizards, from four to eight inches long, which travel in ships from the tropics, where they belong, to all parts of the world. They are widely distributed in hot latitudes, and quite commonly they embark in trading vessels, unobserved, with cargoes of dyewoods or fruit.

The skinks, which are likewise small lizards, are much addicted to making long journeys by water. They are found on all the islands of the Pacific—even on coral atolls which possess no other form of animal life whatever. The puzzle is to imagine how they came there, but it seems altogether likely that they took passage in the outrigger canoes of the Polynesians, who, in former days, navigated all the wide reaches of those seas.

Snakes, especially young boas, frequently reach the ports of the United States in bunches of bananas from Central America. A bunch of bananas, as it grows on the plant, has its "hands" arranged with the fingers (individual fruits) turned upward, thus affording a first-rate resting-place for concealed passengers. Young opossums have been discovered hidden in this way, and likewise, in frequent instances, tarantulas and centipedes.

As for the boas, they climb the stalk of the plant, and, nestling in the cavities about the stem which supports the fruits, easily escape attention.

Rats are the most famous of globe-trotting animals. Not a vessel leaves port anywhere in the world without a goodly number of these long-tailed passengers, and it is in this way that they have spread all over the habitable globe. Many insects, especially cockroaches, have been distributed in the same fashion. Our big black roaches are of Asiatic origin, and the "croton bugs," now unhappily so familiar on this side of the water, are comparatively recent immigrants from Germany. Nearly all of our most destructive bug pests are importations from abroad, including the worst of the grain weevils, which, arriving in cargoes of grain, have been known to devour a large part of the cereal merchandise on the voyage.

Another Postal Scandal

A FEW weeks ago a letter was received at the New York post office bearing the postmark of a small up-state village, addressed to "Mr. Buck Kokman, N. Y." There was no street given, and the only Kokman in the city directory proved to be an ignorant Slav who had never received a letter in his life and refused to begin. Accordingly, after the usual interval, the letter was forwarded to the dead-letter office and from there returned to the writer. Two days later the postmaster at New York got the following letter, inclosing the original one which had been returned:

"*Mr. Post Master—Deer Sirr:* It seems mighty strange to me that you never heard of Buck Kokman. The man I mean is the Hon. Wm. Buck Kokman, the member of Kongress, and a better man than you any day. Ever hear of him? The lawyer and orrator. Think you can find him now? The man that nominates presidents and makes laws which you have to hop around and obey. Do you catch on? If you do, make another try at getting this letter to him. Of course I'm on to why you done as you did. Politics was at the bottom of it. Mr. K is a democrat. If I'd sent a letter to C. M. D. Phew you'd a-found him fast enough."

Smarting under the rebuke, Postmaster Van Cott without further delay delivered the letter to the Honorable W. Bourke Cockran.

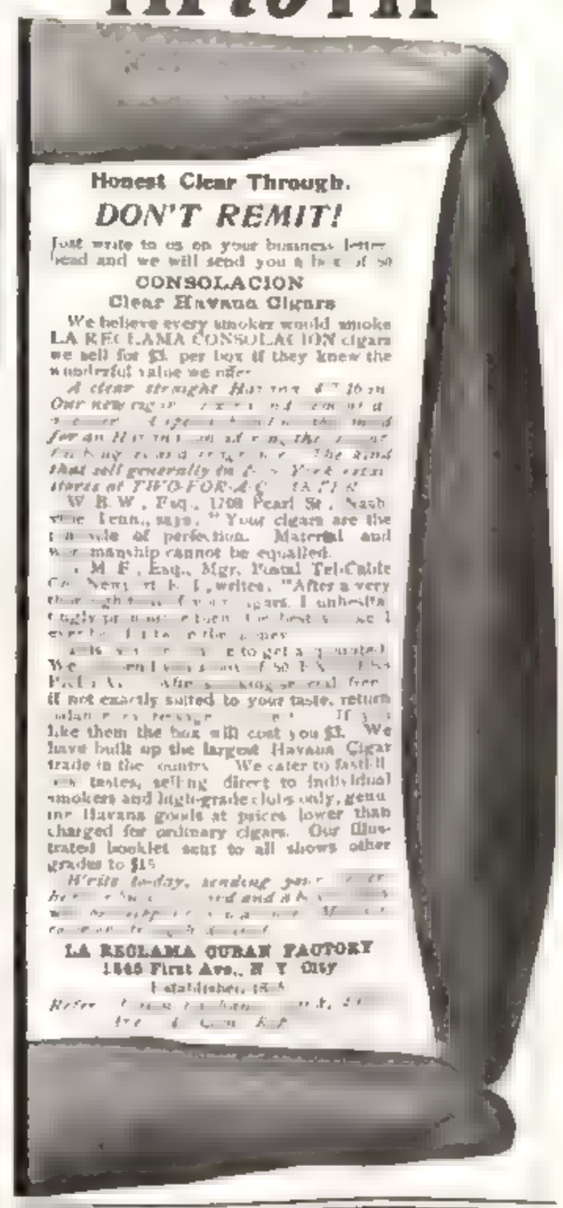
Tricks of Arabian Grafters

WHILE riding among the old Egyptian tombs the tourist is usually approached by the relic sharks. You repel them. Then comes a fellow who acts mysteriously, looks about suspiciously, and talks to your cicerone in an undertone. Your curiosity is aroused, and you ask the guide for information. It turns out that the man lives in one of the forsaken tombs near by, and that, several days ago, he had found a hitherto undiscovered grave with a mummy in it, from which he had disjointed several members, and taken some trinkets found in the bandages. He could not take the whole mummy-case, as the object was too large, and the discovery would then have certainly come to the knowledge of the exploration authorities, who would immediately seize it from the poor Arab. The objects could be seen at his lodging. He was willing to sell them very reasonably, but hoped that whether the "master" bought them or not he would not give him away.

You go along and enter the dark recess of a dilapidated tomb which serves the Arab for living quarters. The latter lights a candle and motions you to follow him to the farthest corner. There he pulls from under his miserable couch a bag the contents of which he spreads on a dirty blanket. They are grewsome objects that are displayed there: a skull, two hands and two feet. There are also some beads, a small bronze statuette, a couple of clay images, and the mummy wrappings.

You pay, perhaps, little attention to the latter objects on account of the possibility of fraud, but you are attracted by the disjointed members that belonged to a man who walked the earth centuries before the Saviour appeared on it. True, they are grewsome, but they are just the things that are more closely associated with the name of Egypt than any other relic could be, and though you could not well place a mummy hand or foot on your desk as a paper-weight, it will be a conspicuous object in your curio cabinet. There is no chance for fraud in an object of this kind. They are natural, shrunken and withered members, black, parchment-like, and you even detect

HAVANA from TIP to TIP



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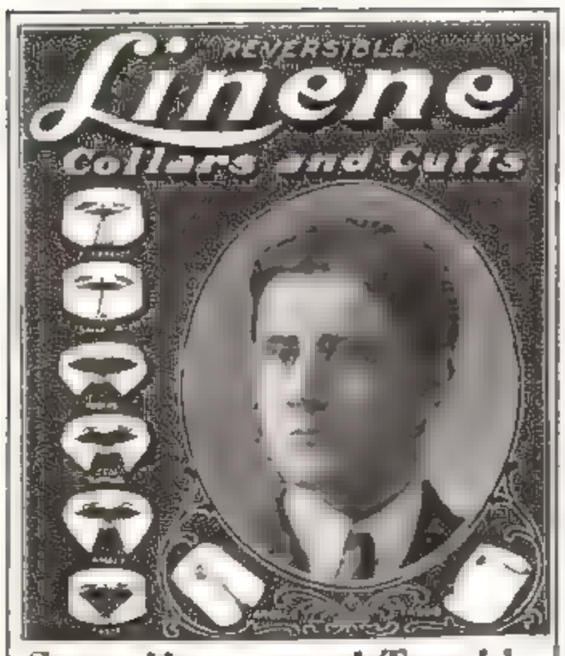

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a spicy odor which you connect with the embalming process of the ancient Egyptians. The price is not high, either; much below the possibility of manufacturing costs — if mummies could be manufactured. You buy a hand or a foot, or both, and perhaps some of the other articles which, you are assured, have been found with the mummy.

At last you have acquired a real curiosity and you cannot help exhibiting your acquisition, on your return to the hotel, to the proprietor, without, however, disclosing its source, as promised the poor Arab. The hotel man smiles.

"Have you been caught?" he says. "I forgot to warn you. Hope you haven't paid much for the stuff."

"No, only a few shillings. But what do you mean? Do you insinuate that these members are not parts of an ancient mummy? Do you mean to say that human bones, muscles and skin can be manufactured?"

"No!" he replies. "They are human remains sure enough, but they never grew on an ancient Egyptian. They belong to some dark skinned Arab who was buried for a few years in the dry sand of the desert as an investment. It is a common trick; the condition of the ground and the absolutely dry climate, which exclude decomposition and cause a natural mummification, make the deception possible. I can take you to a shop here where you can see baskets full of such hands and feet."

Scientific Peach Culture

WE ARE beginning to learn that hitherto we have been wofully ignorant of the scientific methods of peach culture employed by European gardeners, and at last growers in this country show a disposition to accept a few hints on the subject from abroad, where, especially in France, the art has been brought to such a point that selected specimens of the fruit fetch from twenty cents to a dollar apiece in the markets — not because peaches are scarce over there, but simply by reason of their quality.

The French peach tree is rather an artificial than a natural creation. It is trained against a wall, like a vine, with branches spread in fan shape, the object in view being to provide it with a maximum amount of light and heat. Facing the south, it is protected by the wall from the cold north winds, and, when frost threatens, a canvas curtain is dropped over it, furnishing a perfect defense.

Not more than twenty, or, perhaps, twenty-five, peaches are permitted to grow on each tree, all of the others being cut off before they have a chance to develop. As a result, the whole vigor of the plant is devoted to the ripening of the few selected ones, each of which is inclosed in a paper bag, to prevent insects or birds from injuring it. No wonder that the fruit, when ready to be plucked, is a dream of juicy lusciousness, or that the rich are willing to pay a dollar for such a peach.

Apple trees, in France, are grown in a way equally odd, being not permitted to attain a height of more than two feet. They are trained on low trellises, the branches (not more than four of which are allowed for each tree) being twisted around wires strung between posts. Thus the branches run in an exact horizontal, and only a chosen few of the fruits are permitted to come to maturity. These are bagged (like the peaches), and are permitted to enjoy only a glimpse of sunshine for the last few days of ripening, to give them a delicate blush. Such apples bring from ten to thirty cents apiece.

It is a curious fact that the French had never seen red apples — they knew only yellow and green ones — until fruit of that kind was shown by American exhibitors at the Paris Exposition of 1900. They promptly adopted them, however, and, by the methods above described, are now already growing much finer specimens than can be found in any of the markets of the United States.

Power

By Charlotte Becker

Men said, "How is it that he holds
His listeners with such loyal zest?
He has no eloquence, no art,
No wisdom greater than the rest."

"Ah, fools," quoth one, "and see you not
That greater gifts are his to bring?
Strength and compassion, courage, truth,
And love for every living thing!"

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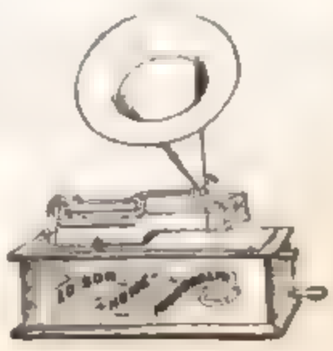

Merchant Princes of Old New York

(Concluded from Page 31)

Presidential messages, and *coups d'état* at Paris, and the war in the Crimea, had to take the smaller heading in the current newspapers. The display type was kept for the clippers.

Some Notable Voyages

To such an extent have many of the voyages of those times already passed into nautical mythology that it is hard to know where the unclouded line of fact begins. One of the French glorifiers of the clippers—and their praises were sung in every language ever heard on sea—assures us that they made their nineteen knots, and in three days would often log their 1500 miles! That is not a matter of entry in the navy records, however, and there were voyages enough which were. The Sea Witch, built by Smith & Dimon for William A. Aspinwall, of New York, ran 284 miles in one day. The year following the Samuel Russell, a Webb-built boat, made 328 miles in the twenty-four hours' span. Within a few months the Sovereign of the Seas had added thirty miles to that mark Two years later the Flying Cloud between sunrise and sunrise had reeled off 433½ miles. And the record of thirteen days to Liverpool was swept from the blackboard so that there might be large and ample margin room for the bulletin which announced that the Dreadnought had sailed from Sandy Hook to Queenstown in nine days and seventeen hours! Even in our time of turbine-driven arrows we can still take off our hats to such sea-work as that.

It was the long voyages, however, which left behind them the great trails of glory. The true clipper could not tune up in less than a thousand miles; but when once she really heeled over to it her topgallants were never-muted æolian harps for days and weeks and months. The little 1150-tonner Swordfish ran from Shanghai to San Francisco in thirty-one days. The Sovereign of the Seas, following her closely, in ten consecutive days logged 3300 miles. In 1850 the Houqua, built by Brown & Bell, made the voyage from Shanghai to New York in eighty-eight days Over almost the same course the Samuel Russell sailed 6722 miles in thirty days. "She had," writes G. W. Sheldon, a clipper chronicler, who has left us a wealth of priceless minutiæ upon the noble craft, "the honor of reporting in New York her own arrival in Canton!"

The Flying Cloud had made a record of eighty-four days between San Francisco and New York. The Northern Light, of Boston, almost immediately set Massachusetts Bay afire by racing home from the Golden Gate in seventy-seven. The little Comet, of New York, forthwith lay down to it and went out to San Francisco in seventy-six. The Natchez, sailed by that Captain "Bob" Waterman who had the fashion of shooting his sailors off the yardarm, was to furnish a performance that completely eclipsed both of them. One day she swept in upon Sandy Hook, also with a seventy-six-day record upon her log. But she had not come from San Francisco, nor yet even from Honolulu, but from Canton! It was little wonder that his rivals took sorrowful hot grog together and told each other that Waterman had found the secret of the trade winds.

And, if appearing to have all the genii of the air behind their canvas when it spread could be taken as proof of it, there were others who in their turn discovered the same secret. On one voyage the Sovereign of the Seas sailed 10,000 miles "without tacking or wearing." The Sea Witch in one of her 16,000-mile runs between San Francisco and New York "reeled her topsails only twice." It was as if there had been produced the perfect sailing body, the albatross of the water. So closely did one builder follow another, too, that their ships seemed to arrive together at that standard of excellence which barred all betterment. Thus we read that the David Brown left New York on December 13, 1853, and the Romance of the Sea left Boston three days later. Both were bound for San Francisco, and favoring winds enabled the latter to pull up with her rival before they had made Cape Pernambuco. At one time, on the southern coast of Brazil, they were almost within hailing distance. "During the remainder of the voyage they were never one hundred and fifty miles apart. Both experienced the same weather, both lost a jib-boom in the same gale, and both arrived at the common destination within the same hour. . . . . In eight days they sailed again side by side for Hongkong, arriving within three hours of each other!" In the light of such racing of the Olympians, where the course was one of ten thousand miles a leg, with the Cape of Good Hope and the Horn for turning stakes, it is little wonder that the owners and masters of those crafts looked upon those yachts then making the course at Cowes much as they might have regarded the toy boats which dodged back and forward across the park fountains.

How Samuels Got to Fayal

Yet the clipper sailing feat which above all crowned itself for immortality was one which established no record, nor vanquished any competitor. Again it was the Dreadnought. And this time in mid-Atlantic she ran into a hurricane; not a man in her fo'c'sle but would have sworn she overtook it—and she had her rudder carried clear away. In his first desperate attempt to ship another Captain Samuels had his thigh broken. He ordered his cot brought on deck, had himself strapped to it, and continued to direct the operation. After days of superhuman effort it had to be given up as impossible. It was resolved to turn and take her into Fayal for repairs. Another week was spent in attempting to get her round. But the wind made that, too, impossible. Then Samuels set his jaws hard anew and determined *to take her into Fayal backward!* He did it, too. "By keeping his sails trimmed flat back on the two masts she was given a stern-board." And with that stern-board she sailed those 280 miles to harbor! The Dreadnought had been named after Nelson's flagship; and when, weeks afterward, she swung slowly up into East River, if she had come home as the single-handed vanquisher of ten fleets and squadrons she could not have been given a wilder welcome. . . . "The stones were worn out printing lithographs of her!" As for Samuels, her master, he had "bluffed the eternal sea"; and thereafter he must have carried a new look in his shaggy eyes.

In the Louvre you will find enthroned, in the centre of the great Naval Museum, the model of the Great Republic, a four-master of 1855. The legend beneath her, and it is a golden legend, describes her and her kindred as "the final masterpieces of the old marine, those grand and noble productions which were to bring to a close the era of navigation by sails." It would be hard to say more for them. But one could well wish for some Pantheon for those rugged berserkers of commerce, those unconquerable old fighting spirits who sailed and guided and passed into a silent Valhalla along with them.

The Forbearance of the Admiral

By Wallace Irwin

I ain't afeared o' the Admiral,
Though a common old tar I be,
And I've oftentimes spoke to the Admiral
Expressin' a bright idee;
For he's very nice at takin' advice,
And a tractable man is he.

For once I says to the Admiral,
Unterrified, though polite,
"Don't think me critical, Admiral,
But your vessel ain't sailin' right;
For our engines should be burnin' wood
And our rattlelines should be tight."

But when I spoke to the Admiral
He wasn't inclined to scold,
Though me words, addressed to the Admiral,
Was intimate like and bold.
(But he was up on deck at the time
And I was down in the hold.)

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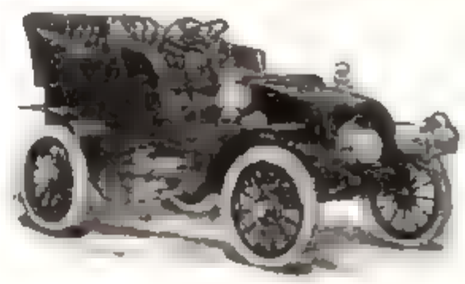

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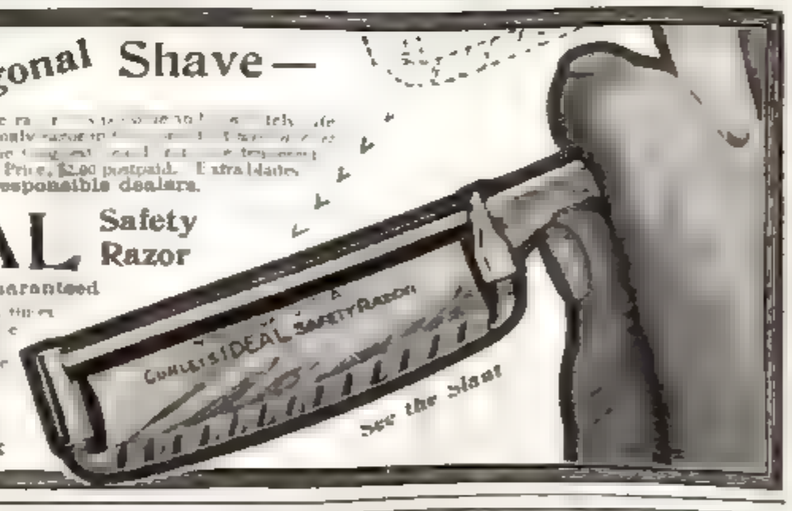

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The Megaphone of Money

(*Concluded from Page 5*)

One day I met him incidentally and casually mentioned the fact that the $3,000,000 had been deposited and that actual work was soon to begin. I further declared my conviction that the engineers had greatly underestimated the probable cost of the tunnel. This prospect of increasing taxes threw him into a rage in a moment. We talked over the amounts that he had paid on several pieces of property. On one unimproved lot in the downtown district the taxes had largely exceeded the small revenue he secured from leasing space for billboards and fruit stands.

"That is pretty nearly confiscation, isn't it?" I suggested.

"Why, of course it is. The whole thing is an outrage," he roared. "It's folly to try to build a tunnel under these swampy streets, anyhow. I wish I knew how to stop the thing."

"I heard Jenkins talking about it yesterday," I said, naming a well-known political lawyer, with whom I had a good understanding. "He says that even now an injunction could be secured preventing the board from going ahead, both on the grounds that the added taxation practically amounts to a confiscation of property and that the whole tunnel scheme is visionary and recklessly extravagant, and would be certain to make taxpayers liable for large damages to adjacent buildings."

"I'll go and see him this very day," said the angry property owner.

Jenkins knew his book. He gave his new client proper encouragement, and presently brought suit in the names of the latter and of other taxpayers, praying for an injunction that would tie up the present funds of the board, forbidding them to spend a cent of the cash on hand or to make fresh tax levies.

In the regular course of business, somewhat assisted, it may be, by clever manipulation, the case came on for hearing before our friendly judge. He, of course, immediately granted a preliminary injunction. The board of tunnel trustees, equally, of course, took an appeal as a matter of form, but with the knowledge that every day's delay added to the personal profits of the members of the board, I did not fear that they would move too hastily.

That, of course, left us at the bank perfectly free to loan the $3,000,000 for a year, at least, without the danger of being called on to pay checks against it—which we promptly proceeded to do. I had no trouble in convincing my colleagues on the directorate that by no possibility could the injunction suit come to a final hearing in less than twelve months, whereas there was a strong probability—in my mind an absolute certainty—that final decision would be delayed for several years.

During the first year after the issuance of the injunction the bank's net profit on the funds of the tunnel board were ten per cent. Half of this amount was turned over to the members of the board under the contract, and out of it I took my commission of one-half of all over two per cent. The transaction added $45,000 to my bank account, to say nothing of the large sum I received as my pro rata share of the profits of the bank.

As everybody knows, that injunction suit dragged its slow way through the courts for nearly five years. At the end of the first three years of this period I was able to buy enough stock in the bank to make my position unassailable. I had myself elected president, a position which I have ever since held. Shortly after I took over the active management of the bank we increased our capital to $4,000,000, and by the time the highest courts decided the injunction suit in favor of the tunnel board and released their funds we were in a position to handle the financing of a much larger deal without feeling the strain.

Further than this I do not know that there is much for me to say. My position for the past few years has been too secure to require any unusual action on my part to retain it. And it is ever from a study of a man's early struggles and disappointments that one gets the best understanding of those traits of character which qualify one to take a prominent position in the field of modern finance.

MEN OF SEVENTY STILL IN HARNESS

IN EVERY sphere of human effort we see to-day men of seventy years and upward who are as active, vigorous and alert as their younger competitors, and often more formidable rivals in the autumn than in the springtime of life. The men past seventy who are still in the harness and tugging with energy are legion. Among them are merchants, bank presidents, railroad managers, manufacturers, cabinet ministers and ambassadors, all quick to think, quick to act, and ready for every opportunity. In the centuries previous to the last, active septuagenarian statesmen were very rare, and in parliamentary life almost unknown. Though a Senate, by the very meaning of the term, is an assembly of old men, and though in the Roman Senate the members sat for life, there was a special law ordaining that no Senator, after sixty, should be summoned to attend his duty. How different is the rule to-day! Within the last fifty years some of the most powerful and influential members of Parliament and Congress have been octogenarians.

In view of all these facts, what can be more absurd than the notion that at fifty, sixty or seventy years of age, when he has the most perfect mastery of his profession, when his experience is ripest, his stores of knowledge fullest, and his judgment soundest, a man should be deemed *passé*—too old to remain on the world's stage and share in its activities? We hear a great deal about "the dead line" in men's lives—an invisible one beyond which they lose the capacity for good work. But Nature draws no such line. If there is one, it is not an arbitrary line, but, as another has said, one which every man who crosses it draws for himself. "It is not, as we are constantly taught, a matter of destiny, but a matter of character. It is not a limitation imposed on us from without: it is a limitation which we impose upon ourselves. It is not drawn by time: it is drawn by a man's habits. It begins to define itself the moment a man relaxes his habit of doing his best on every occasion and with every piece of work. When freshness is lost in routine, and first-hand dealing with a subject or a situation is exchanged for customary dealing with it, a man's power begins to ebb."

A great deal of the best work of which man is capable—all that which requires large experience, profound learning, and above all, the mellowing influence of mature years, which ripen and bring to perfection the splendid fruits of culture and toil—must be left undone if a man is cut off before he has reached his prime. To fix, therefore, an arbitrary dead line—to exclude from the pulpit, the bar, the cabinet or the senate all men who have lost neither their force and freshness, nor their interest in their work, but have passed sixty—would be to rob the world of some of the most potent and useful work that can be done for it. It would be to exclude from service hundreds of men more efficient than scores who have not turned forty. Such a limitation would have excluded Gortschakoff, who at over eighty controlled the destinies of the vast Russian Empire; Thiers, swaying the helm of the French Republic at seventy-seven; William I. of Prussia, ruling with vigor the newly united Germany at eighty-five; and Bismarck and Gladstone at the very time when the intellectual and moral power of each was at its meridian. It would have excluded Lyndhurst from the bench nearly thirty years before he delivered one of his most masterly judgments; Jeremiah Mason from the bar twenty years before his intellect lost its strength and elasticity; and John Quincy Adams from the public service during seventeen years when he stoutly resisted the encroachments of slavery.

The intellectual activity of our times is one of the safeguards against premature old age. This *vivida vis animi* is the best preservative against the worm—better than all the artifices of the tanner. We talk of men falling into their second childhood, when, in fact, they have never emerged from their first. Vigorous, athletic minds, that are able, as Andrew Marvell says, to

> Drag their pleasures with rough strife
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HURRICANE ISLAND

(Continued from Page 11)

it was the boudoir. I pushed into the farther room, which had been mademoiselle's, and a cry greeted me. I had conjectured rightly. The second man had been set as guard on other prisoners. Juliette ran to me quickly.

"Mademoiselle?" said she.

"Is safe," I answered, "but wants your help. Come." I cast the light on Lane. "Can you walk, Lane?"

"Yes," he said; "I'm fit for anything."

"Ellison?"

"Yes, sir."

"Well, follow me. If you'd known it your prison was open for you. Be as silent as you can. There's no time to lose."

As I issued from the doorway I stopped and took the revolver and cartridge belt from the dead man, and Ellison followed my example in respect to the other sentry. We reached the deck without a word, and I shut off the lantern. I called to Legrand, and he answered.

"Hush!" he said. "There's been some one along here just now. Be careful."

I told him what had happened, and as there was no time for more words, stooped to find mademoiselle's unconscious form. It was not there!

Perplexed, I communicated my discovery to my companions, and we searched in the dark for some minutes. But it then became apparent that she had vanished utterly. I heard Legrand's voice in warning below.

"There's a light coming aft. Quick. We can't wait."

I was fairly distracted, and knew not what to do. It was plain that if we lingered there we should be detected, and it seemed equally plain that there was no chance of discovering mademoiselle. Some one who had passed that way had lighted upon her unconscious body.

"Quick, man!" said Legrand. "All will be lost."

I ordered Juliette down the rope, and as she protested, talking of her mistress, I told her all would be well if she would only descend.

Thus reassured, for she had understood but imperfectly what had happened through her ignorance of English, she jumped on the rail alertly and disappeared. Lane followed, and Ellison, despite his wound, was lithe as a cat. Then I mounted.

Heaven was a vault of darkness, and the sea poured multitudinous small noises in my ears as it rippled against the side of the Sea Queen. There was visible but the loom of the funnel and the stack of the staterooms turning night into deeper night. Noises now arose from the saloon and streamed up to us. I put my hands on the rope, and then a voice wheezed almost in my ear:

"I'll lay it's the doctor."

It was Holgate, as civil and indifferent as if he were greeting a friend on the quarter-deck. I started, and gripped my revolver.

"It couldn't be any one else," pursued Holgate; and now his bulk was a blacker shadow than the empty blackness around. "Got a little party down there, I dare say? Well, now, I never thought of that, Doctor. For one thing, I hadn't an idea that you would have left a lady all alone in a faint. It wasn't like your gallantry, Doctor; so I didn't tumble to it. But it's no odds. You're welcome. I make you a present of your party. Good-night, Doctor."

I slipped down the rope and reached the boat ere this astounding speech was ended. He was a devil. Why did he torture us then?

"Let her go, man," said I fiercely to Legrand. "He's the fiend in the flesh."

The rope was overboard and the oars dipped. A lantern flashed from the side of the yacht and a trail of light spread faint over the quiet water.

"Shall I give him a barrel, sir?" asked Ellison respectfully.

"No," said I shortly. "We shall have enough to do with our barrels presently. Besides, you wouldn't hit him. He's Satan himself."

The boat sped out beyond the channel of light.

"Good-night, Doctor," called out Holgate. "We've got a little business on, but when that's over I hope to drop in to tea. You're not going far."

No one answered, and the wash of the sea foamed about the nose of the boat as she turned seaward.

(TO BE CONTINUED)

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